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Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is
	Chapter 13		amended filing

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Zubeen	James
	First name	First name
Write the name that is on		E
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Woodley	Woodley
license or passport	Last name	Last name
Bring your picture		Jr
identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
2. All other names you	Zubeen	
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Ameer-Woodley	
	Last name	Last name
	Zubeen	
	First name	First name
	NO. LO	
	Middle name	Middle name
	Ameer	
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 6862	XXX - XX5583
Security number or	OR	 OR
federal Individual		
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Zubeen First Name	Woodley Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	6079 Delaney Dr Number Street	6079 Delaney Dr Number Street
	Hoffman Est Illinois 60192	Hoffman Est Illinois 60192
	City State Zip Code	City State Zip Code
	Cook County	Cook County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
<ol> <li>Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	_	_

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Debtor 1 Zubeen		Woodley	Case number (if kno	pwn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy (	Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		of description of each, see <i>Notice Req</i> 010)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, of may pay with a cred to pay the Individuals to Pay I request that my judge may, but is the official povert you choose this contact that my provides the second that the official povert you choose this contact that my provides the second that my	at how you may pay. Typically, if your money order. If your attorney is a redit card or check with a pre-print of the fee in installments. If you choose by Your Filing Fee in Installments (Control of the present of t	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are use.	• •
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction judgment a		st You (Form 101A) and file it with

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Zubeen Woodley Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit ✓ I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Zubeen First Name	Woodle Middle Name Last Na		mber (if known)	
	estions for Reporting Purposes	ane		
16. What kind of debts do you have?	16a. Are your debts primarily cons "incurred by an individual prim No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily busi money for a business or invest No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you ow	narily for a personal, family iness debts? Business de tment or through the oper	, or household p bts are debts tha ation of the busi	t you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7. Do expenses are paid that funds  ✓ No.  Yes. I am filing under Chapter 7. Do expenses are paid that funds  ✓ No.  Yes.	o you estimate that after any		
18. How many creditors do you estimate that you owe?	☐ 1-49 ✓ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mill \$10,000,001-\$50 m \$50,000,001-\$100 m \$100,000,001-\$500	illion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and I correct.  If I have chosen to file under Chapter of title 11, United States Code. I undunder Chapter 7.  If no attorney represents me and I diout this document, I have obtained a I request relief in accordance with the I understand making a false stateme connection with a bankruptcy case oboth. 18 U.S.C. §§ 152, 1341, 1519	er 7, I am aware that I may per 7, I am aware that I may per derstand the relief available of not pay or agree to pay sand read the notice requires the chapter of title 11, United ent, concealing property, ocan result in fines up to \$2	oroceed, if eligible under each chassomeone who is ed by 11 U.S.C. § and States Code, so robtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill 342(b). Specified in this petition. ey or property by fraud in
	/s/ Zubeen Woodley Signature of Debtor 1	<b>x</b>	/s/ James Woodl Signature of Debtor	
	Executed on 9/25/2018 MM / DD / YY		Executed on	9/25/2018 MM / DD / YYYY

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Debtor 1 Zubeen		Woodley	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 1	2, or 13 of title 11, Unite	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			ules filed with the petition is incorrect.
attorney, you do not	· ·	, , , , , , , , , , , , , , , , , , ,		
need to file this page.	/s/ Corey A. Walters		Date	9/25/2018
	Signature of Attorney for	or Debtor		M / DD / YYYY
	olgitatare et y atemiej te	. 20010.		
	Corey A. Walters			
	Printed name			
	Semrad Law Firm			
	Firm name			
	10 N. Martingale Road			
	Street			
	Suite 400			
	Schaumburg		Illinois	60173
	City		State	Zip Code
	O and and a base a	0400074007		
	Contact phone	3128374027	Email address	cwalters@semradlaw.com
			Illinois	·
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Zubeen		Woodley
	First Name	Middle Name	Last Name
Debtor 2	James	E	Woodley
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

П	Check if this is an
_	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$227,500.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$42,857.50
1c. Copy line 63, Total of all property on Schedule A/B	\$270,357.50
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Och and Ja D. Condition With Allow China Command by Drought (Climical Energy 1997)	
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$278,024.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$36.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$111,770.00
Your total liabilities	\$389,830.00
Part 8: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$5,218.11 ————
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	
· · · · · · · · · · · · · · · · · · ·	\$5,207.00

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Deb	otor 1 Zubeen	Woodley	Case number (if known)	
	First Name Middle Nam			
Part	4: Answer These Questions for Admi	nistrative and Statistical Records		
6. <b>A</b>	Are you filing for bankruptcy under Chapters	7, 11, or 13?		
	No. You have nothing to report on this part of	of the form. Check this box and submit th	is form to the court with your other so	chedules.
Ŀ	Yes.			
7. <b>W</b>	What kind of debt do you have?			
E	Your debts are primarily consumer debts family, or household purpose. 11 U.S.C. § 1			
	Your debts are not primarily consumer do this form to the court with your other schedules.		part of the form. Check this box and s	ubmit
	From the Statement of Your Current Monthly Form 122A-1 Line 11; OR, Form 122B Line 11;		y income from Official	\$6,332.19
9.	Copy the following special categories of cla	aims from Part 4, line 6 of Schedule E/l	F:	
	From Part 4 on Schedule E/F, copy the follo	owing:	Total claim	
	9a. Domestic support obligations (Copy line 6a	a.)	\$0.00	
	9b. Taxes and certain other debts you owe the	government. (Copy line 6b.)	\$0.00	
	9c. Claims for death or personal injury while yo	u were intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6f.)		\$0.00	
	9e. Obligations arising out of a separation agre priority claims. (Copy line 6g.)	ement or divorce that you did not report a	s \$0.00	
	9f. Debts to pension or profit-sharing plans, an	nd other similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to identify your	case:					
Dobtor 1	Zuboon			Woodley			
Debtor 1	Zubeen First Name	Middle N	Jame	Woodley Last Name			
Debtor 2	James	E		Woodley			
(Spouse, if fi		Middle N	lame	Last Name			
United Sta	ates Bankruptcy Court for the	e: Northern		District of Illinois (State)			
Case num (If known)	nber			(State)			
Officia	al Form 106A/B				<u> </u>		Check if this is an amended filing
Sche	dule A/B: Prop	erty					12/1
category responsib write your	where you think it fits best le for supplying correct inf r name and case number (i	. Be as complete a ormation. If more s f known). Answer e	nd accura pace is no very ques	et only once. If an asset fits in n ate as possible. If two married p eeded, attach a separate sheet tion. her Real Estate You Own o	eople are to this fo	e filing together, both a rm. On the top of any a	re equally
1. Do you	u own or have any legal or No. Go to Part 2	equitable interest i	in any res	idence, building, land, or simila	ir propert	y?	
	Yes. Where is the property?						
1.1	Street address, if available, 0	or other description	<b>✓</b> Sing	the property? Check all that apple le-family home lex or multi-unit building	ly.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	6079 Delaney Dr Number Street		Con	dominium or cooperative ufactured or mobile home		Current value of the entire property? \$227500.00	Current value of the portion you own? \$227500.00
	Hoffman Est Illinois City State  Cook County	60192 Zip Code	Time	stment property eshare		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
	County		Who has	er s an interest in the property? C	heck	Check if this is co	mmunity property
			one.	tor 1 only		_	
			Deb	tor 2 only			
			<b>✓</b> Deb	tor 1 and Debtor 2 only			
			At le	ast one of the debtors and anothe	er		
				nformation you wish to add abou y identification :	ut this ite	m, such as local	
If you	own or have more than one	, list here:					
				the property? Check all that appl	ly.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street address, if available, or	or other description		le-family home			ims Secured by Property.
		·		lex or multi-unit building		Current value of the	Current value of the
	-			dominium or cooperative ufactured or mobile home		entire property?	portion you own?
			Land	d			
	Number Street			stment property eshare		Describe the nature of interest (such as fee s	imple, tenancy by
	City State	Zip Code	Othe			the entireties, or a life	e estate), ii kilowii.
			one.	s an interest in the property? C	heck	Check if this is co (see instructions)	mmunity property
			Deb	tor 1 only			
			Deb	tor 2 only			
			Deb	tor 1 and Debtor 2 only			
			At le	ast one of the debtors and anothe	er		
				nformation you wish to add abou y identification number:	ut this ite	m, such as local	

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Debtor 1 Zul	been		Woodley Case nu	mber (if known)	
	st Name	Middle Name	Last Name		
Number City  2. Add the you have	et Name  address, if available, or ot  er Street  State  e dollar value of the po attached for Part 1. Wr	her description    Compared to the compared to	Mhat is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number: all of your entries from Part 1, including any en	Do not deduct secured of the amount of any secur Creditors Who Have Clair.  Current value of the entire property?  Describe the nature of interest (such as fee si the entireties, or a life  Check if this is con (see instructions)  Check if this is con (see instructions)	Current value of the portion you own?  your ownership mple, tenancy by estate), if known.
Cars, vans, No Yes 3.1 M	, trucks, tractors, sport ut		also report it on Schedule G: Executory Contracts acycles  Who has an interest in the property? Check one.	C Do not deduct secured	claims or exemptions. Put red claims on <i>Schedule D:</i>
Ye Ap	ear: pproximate mileage: ther information:	2015 30000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Cla Current value of the entire property?	ims Secured by Property.  Current value of the portion you own?
3.2 M M	lodel:	Nissan Pathfinder	At least one of the debtors and another  Check if this is community property (seinstructions)  Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	\$15275.00  claims or exemptions. Put red claims on <i>Schedule D.</i>
O:	ear: pproximate mileage: ther information: 016 Nissan Pathfinder	<u>34000</u>	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own? \$15375.00

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otor 1	Zubeen First Name	Middle Name	Woodley Last Name	Case number	er (if known)	
0.0				out of Observe	De wet deduct seemed	alaine an anna ations. Don
3.3	Make Model:	Nissan Sentra	Who has an interest in the pone.	property? Check		claims or exemptions. Pur red claims on <i>Schedule D</i>
	Year:	2015	Debtor 1 only			nims Secured by Property.
	Approximate mileage:				0	O
	011 1 1 11		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information: 2015 Nissan Sentra		Debtor 1 and Debtor 2 on	lly	\$10125.00	\$5062.50
	2015 Nissan Sentra		At least one of the debtors	s and another		
			Check if this is commur instructions)	nity property (see		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	claims or exemptions. Pu
	Model:		one.			red claims on Schedule D
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	s and another		
			Check if this is commur	nity property (see		
Exar			instructions)  ner recreational vehicles, other ft, fishing vessels, snowmobiles, r			
Exar	nples: Boats, trailers, moto No Yes Make Model:		who has an interest in the pone.	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Exar	nples: Boats, trailers, moto No Yes Make Model: Year:		who has an interest in the pone.  Debtor 1 only	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Pur red claims on <i>Schedule L</i> nims Secured by Property.
Exar	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property.  Current value of the
Exar	nples: Boats, trailers, moto No Yes Make Model: Year:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 on	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule E iims Secured by Property.
Exar	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property.  Current value of the
Exar	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 on	property? Check  Ily s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property.  Current value of the
4.1	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	property? Check  ly s and another  http://doi.org/10.1003/10.0	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property.  Current value of the
4.1	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication.	property? Check  ly s and another  http://doi.org/10.1003/10.0	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Limbs
4.1	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors instructions)  Who has an interest in the pone.	property? Check  ly s and another  http://doi.org/10.1003/10.0	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule L vims Secured by Property.  Current value of the portion you own?
4.1	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors instructions)  Who has an interest in the pone.	property? Check  ly s and another  http://doi.org/10.1003/10.0	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule Daims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Daims Secured by Property.
4.1	mples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:		who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors instructions)  Who has an interest in the pone. Debtor 1 and Debtor 2 on Debtor 3 and Debtor 4 debtors instructions)	property? Check  Ily s and another  Ilty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule E sims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule E
4.1	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone. Debtor 1 and Debtor 2 on At least one of the debtors. Check if this is communinstructions)  Who has an interest in the pone. Debtor 1 and Debtor 2 on Debtor 1 only Debtor 2 only	property? Check  ly s and another  hity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Daims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Daims Secured by Property.  Current value of the
4.1	nples: Boats, trailers, moto  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:		who has an interest in the pone.  Debtor 1 and Debtor 2 on At least one of the debtors instructions)  Who has an interest in the pone.  Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 only  Debtor 1 only  Debtor 2 only  Debtor 2 only  Debtor 1 and Debtor 2 on	property? Check  Ily s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Daims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Daims Secured by Property.  Current value of the

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture (2 Sofas, loveseat, dinette, 2 beds) \$3000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... used electronics (TVs, stereo, BT speaker, cell phones, tablets, laptop) \$2000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **USED CLOTHING** \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Watches \$700.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5950.00 for Part 3. Write that number here ......

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: USAA 17.1. Checking account: \$63.00 \$25.00 17.2. Checking account: PNC 17.3. Savings account: USAA \$7.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep	tor 1 Zubeen First Name	Middle Name	Voodley	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name  orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory notes	s, and money orders.	
	✓ No  Yes. Give specific information about them	Issuer name:	to compone by digning c		
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts, o	or other pension or profit-sharing plans	
	No  ✓ Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:	401k, fidelity		\$1100.00
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			•
		Additional account:			
		Additional account:			•
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			-
	Yes	Electric:			_
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			_
		Other:			
23.		r a periodic payment of money to	you, either for life or for a	number of years)	
	✓ No  Yes	Issuer name and description:			
		_			

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Debt	or 1 Zubeen		Woodley	Case number (if known)	
24.	First Name	Middle Nam		nder a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1)			nuon a quannou otato tanton programi	
	No Institution Yes	on name and descriptio	n. Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or fu		perty (other than anything listed in I	ine 1), and rights or powers	
	✓ No Yes. Describe				
26.			crets, and other intellectual propert proceeds from royalties and licensing a		
	No No		are morning a	9.00.110	
	Yes. Describe				
27.	Licenses, franchises, Examples: Building per		tangibles , cooperative association holdings, liqu	or licenses, professional licenses	
	✓ No  Yes. Describe				
	Tes. Describe				
Mor	ney or property owe	d to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owed				portion you own?
	Tax refunds owed to you	ou			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to yo  ✓ No  — Yes. Give specific in about them, ir	ou nformation ncluding whether		Federal:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Tax refunds owed to yo  ✓ No  ☐ Yes. Give specific in	ou  Iformation Including whether led the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye	ou  Iformation Including whether led the returns			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye  Family support	ou  Iformation Including whether If the returns If	usal support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye  Family support Examples: Past due or lu	ou  Information Including whether Including whet	usal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye  Family support Examples: Past due or lu	ou  Information Including whether Including whet	usal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye  Family support Examples: Past due or lu	ou  Information Including whether Including whet	usal support, child support, maintenan	State: Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye  Family support Examples: Past due or lu	ou  Information Including whether Including whet	usal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye  Family support Examples: Past due or lu	ou  Information Including whether Including whet	usal support, child support, maintenan	State: Local:  ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific in about them, ir you already file and the tax ye  Family support  Examples: Past due or loue  ✓ No  Yes. Give specific in	ou  Information Including whether Including whet	usal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you will have a specific in about them, in you already fill and the tax yes. Family support Examples: Past due or lute. No Yes. Give specific in Other amounts someo Examples: Unpaid wage	ou  Information Including whether Including whet	usal support, child support, maintenan payments, disability benefits, sick pay, v	State: Local:  Ce, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific in about them, ir you already file and the tax ye  Family support  Examples: Past due or lu  ✓ No  Yes. Give specific in  Other amounts someo  Examples: Unpaid wage Social Securit	ou  Information Including whether Including whet	payments, disability benefits, sick pay, v	State: Local:  Ce, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific in about them, ir you already file and the tax ye  Family support  Examples: Past due or lu  ✓ No  Yes. Give specific in  Other amounts someo  Examples: Unpaid wage Social Securit	ou  Information Including whether Including whet	payments, disability benefits, sick pay, v	State: Local:  Ce, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Zubeen		Woodley	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life i	insurance; health savings a	ccount (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the insurance compof each policy and list its value		ame:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is of the second of the seco	trust, expect proceeds from		or are currently entitled to receive	
	Ves. Describe				
33.	Claims against third parties, who Examples: Accidents, employment			demand for payment	
	Ves. Describe				
34.	Other contingent and unliquidat to set off claims	ed claims of every natur	e, including countercl	aims of the debtor and rights	
	Yes. Describe				
35.	Any financial assets you did not	already list			
	Yes. Describe				
36.	Add the dollar value of all of you for Part 4. Write that number he	•	• •		\$1195.00
Part	5: Describe Any Business-F	Related Property You	Own or Have an Int	erest In. List any real estate in Part	1.
37.	Do you own or have any legal or	equitable interest in any	/ business-related prop	perty?	
	No. Go to Part 6. Yes. Go to line 38.			Ci po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or commiss	sions you already earned	1		
	Yes. Describe				
39.	Office equipment, furnishings, at Examples: Business-related compu		orinters, copiers, fax mac	hines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe				

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Deb	otor 1 Zubeen	Woodley	Case number (if known)	
40.	First Name  Machinery fixtures a	Middle Name Last Name quipment, supplies you use in business, and tools of your to	rade	
40.		quipment, supplies you use in business, and tools of your ti	aue	
	✓ No  Yes. Describe			
	Too. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnersh	ips or joint ventures		
	<b>✓</b> No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about them			
	uioiii			
43.	Customer lists, mailing	lists, or other compilations		· ————
	<b>✓</b> No			
		nclude personally identifiable information (as defined in 11 U.S.C	). § 101(41A))?	
	— □ No			
	Yes. Desc	ribe		
	П			
44.	Any business-related	property you did not already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			<del></del>
		·		<del>-</del>
				<del>_</del>
		all of your entries from Part 5, including any entries for page	es you have attached	
for Pa	art 5. Write that number	r here		
Pari		arm- and Commercial Fishing-Related Property Yo	u Own or Have an Interest In.	
	If you own or have ar	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fi		
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animals			or exemptions
71.	Examples: Livestock, p	oultry, farm-raised fish		
	<b>✓</b> No			
	Yes. Describe			
	<del></del>			
1				

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Debt	or 1 Zubeen First Name		oodley st Name	Case number (if known)	
48.	Crops-either growing of		ist ivaille		
	. No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	<b>√</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>V</b> No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	<b>✓</b> No				
	Yes. Describe				
52. Ad	dd the dollar value of al	I of your entries from Part 6, including	any entries for pages you	u have attached	
		here			
				_	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already lists, country club membership	st?		
	✓ No	, country out monitorismp			
	Yes. Give specific				
	information				
E4 A.	dd tha dallay valva af al	I of your entries from Part 7. Write tha	t mumbar bara	,	
54. A	uu tile uollar value ol al	i of your entities from Part 7. Write tha	t number here		
Part 8	List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	\$227500.00
56. <b>p</b>	oart 2 total vehicles, lin	e 5	\$35712.50		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$5950.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$1195.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62. <b>T</b>	Total personal property.	Add lines 56 through 61	\$42857.50		+ \$42857.50
			Ψ72001.00	Copy personal property total	+ ψτ2031.30
					\$270357.50
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:							
Debtor 1	Zubeen		Woodley				
	First Name	Middle Name	Last Name				
Debtor 2	James	Е	Woodley				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(Giaic)				

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: 6079 Delaney Dr, Hoffman Est, IL 60192 Line from Schedule A/B: 01	\$227,500.00	\$19,998.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
	Brief description:	\$15,275.00	\$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Nissan Pathfinder, 2015, 2015 Nissan Pathfinder  Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	-
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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 Debtor 1 First Name
 Zubeen Woodley
 Woodley
 Case number (if known)

 Last Name
 Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$15,375.00	<b>☑</b> \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Nissan Pathfinder, 2016, 2016 Nissan Pathfinder  Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	_
Brief description: used furniture (2 Sofas,	\$3,000.00	\$3,000.00	735 ILCS 5/12-1001(b)
loveseat, dinette, 2 beds)		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B:06			
Brief description:	\$2,000.00	\$2,000,00	735 ILCS 5/12-1001(b)
used electronics (TVs, stereo, BT speaker, cell phones, tablets, laptop)		\$2,000.00  100% of fair market value, up to any applicable statutory limit	_
Line from  Schedule A/B:  07			
Brief description: Misc. Watches	\$700.00	\$700.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief description: Checking account,	\$63.00	\$63.00	735 ILCS 5/12-1001(b)
USAA Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B:17 Brief			735 ILCS 5/12-1001(b)
description: Savings account, USAA	\$7.00	\$7.00	
Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$25.00	\$25.00	735 ILCS 5/12-1001(b)
Checking account, PNC Line from Schedule A/B: 17		\$25.00  100% of fair market value, up to any applicable statutory limit	_
Brief	¢1 100 00		735 ILCS 5/12-1006
description: 401(k) or similar plan, 401k, fidelity	\$1,100.00	\$1,100.00 100% of fair market value, up to any	_
Line from Schedule A/B: 21		applicable statutory limit	
Brief description:	\$250.00	\$250.00	735 ILCS 5/12-1001(a)
USED CLOTHING Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_

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<u> </u>	
Fill in this information to identify your case:	
Debtor 1 Zubeen Woodley	
First Name Middle Name Last Name	
Debtor 2 James E Woodley (Spouse, iffiling) First Name Middle Name Last Name	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: Northern District of Illinois	
Case number (If known)	
Official Form 106D	Check if this is an amended filing
Schedule D: Creditors Who Have Claims Secured by Property	12/15
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct in	
more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional p	
name and case number (if known).	
Do any creditors have claims secured by your property?	
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.	
Yes. Fill in all of the information below.	
Part 1: List All Secured Claims	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor Column A Column B	Column C
separately for each claim. If more than one creditor has a particular claim, list the other creditors  Amount of claim  Value of	Unsecured
in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's  Do not deduct the value of collateral that supports	portion
name. value of collateral. <b>that supports this claim</b>	If any
2.1 CHASE MTG Describe the property that secures the claim: \$207,127.00 \$227,500.00	\$0.00
Creditor's Name 10790 RANCHO BERNA 6079 Delaney Drive	
Number Street As of the date you file, the claim is: Check all that apply.	
Contingent	
SAN DIEGO CA 92127 Unliquidated	
City State ZIP Code Who owes the debt? Check one.	
Debtor 1 only  Nature of lien. Check all that apply.	
Debtor 2 only  An agreement you made (such as mortgage or secured	
Debtor 1 and Debtor 2 only car loan)	
At least one of the debtors  Statutory lien (such as tax lien, mechanic's lien)	
and another Judgment lien from a lawsuit	
Check if this claim relates to a community debt  Other (including a right to offset)	
Date debt was 6/2014 Last 4 digits of account number 0242 incurred	
2.2 NISSAN MOTOR ACCEPTANC Creditor's Name Describe the property that secures the claim: \$31,787.00 \$15,375.00	<u>\$16,412.0</u> 0
2901 KINWEST PKWY  Number Street  As of the date you file, the claim is: Check all that apply.	
Contingent	
IRVING TX 75063 Unliquidated	
City State ZIP Code Disputed	
Who owes the debt? Check one.  Nature of lien. Check all that apply.	
Debtor 2 only  An agreement you made (such as mortgage or secured	
Debtor 1 and Debtor 2 only car loan)	
At least one of the debtors  Statutory lien (such as tax lien, mechanic's lien)	
and another Judgment lien from a lawsuit	
Check if this claim relates to a community debt  Other (including a right to offset)	
Date debt was 8/2016 Last 4 digits of account number 0001	
incurred East 4 digits of associat number	

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Debto	or 1 Zubeen		number <i>(if known</i> )		
		liddle Name Last Name			
Pa	Additional Page	his near number them beginning with 0.2 fellowed by	Column A	Column B	Column C
	2.4, and so forth.	his page, number them beginning with 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	BK OF AMER	Describe the annual that are much the electric	\$21,942.00	\$15,275.00	\$6,667.00
=:5	Creditor's Name	Describe the property that secures the claim:			• • • • • • • • • • • • • • • • • • • •
	PO BOX 1598  Number Street	2015 Pathfinder  As of the date you file, the claim is: Check all that apply			
	Number Street	Contingent	•		
	NORFOLK VA 23501	Unliquidated			
	City State ZIP Code	<b>=</b> '			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to	Other (including a right to offset)			
	a community debt Date debt was 7/2015	7.504			
	incurred	Last 4 digits of account number7564			
2.4	AMR EAGLE BK	Describe the property that secures the claim:	\$16,793.00	\$10,125.00	\$6,668.00
	Creditor's Name 556 RANDALL ROAD	2015 Sentra	$\neg$		
	Number Street	As of the date you file, the claim is: Check all that apply	<u>-</u>		
		Contingent			
	SOUTH ELGIN IL 60177	Unliquidated			
	City State ZIP Code  Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to	Other (including a right to offset)			
	a community debt  Date debt was 3/2016 incurred	Last 4 digits of account number 0001			
2.5	Stellar Properties	Describe the property that secures the claim:	\$375.00	\$227,500.00	\$0.00
	Creditor's Name	6079 Delaney Dr, Hoffman Est, IL 60192   Value:			
	123 E Lake Street  Number Street	\$240,000.00			
		As of the date you file, the claim is: Check all that apply			
	Bloomingdale IL 60108	Contingent			
	City State ZIP Code  Who owes the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Nature of lien. Check all that apply.			
	Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	At least one of the debtors and	Statutory lien (such as tax lien, mechanic's lien)			
	another  Check if this claim relates to	Judgment lien from a lawsuit			
	a community debt	Other (including a right to offset)			
	Date debt wasincurred				
	Add the dellar value of	Last 4 digits of account number	\$20,110,00	1	
	here:	ur entries in Column A on this page. Write that number	\$39,110.00		
	If this is the last page of your control of the state of	our form, add the dollar value totals from all pages.	\$278,024.00		

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			D	ocument	Page 24 of	98			
Fill in	this inforr	nation to identify your ca	ase:						
Debto	or 1	Zubeen First Name	Middle Name	Woodle Last Na					
Debto (Spous	or 2 se, if filing)	James First Name	E Middle Name	Woodle Last Na					
Unite	d States B	ankruptcy Court for the:	Northern	District of Illin					
Case (If know	number wn)			(St	ate)				
Offi	cial F	orm 106E/F				_	Chec	ck if this is an	amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have U	<b>Jnsecure</b>	ed Claims	<b>S</b>		12/15
Form claims the er knowr	106A/B) as that are ntries in that).	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORITY	cutory Contracts and Ureditors Who Hold Clai each the Continuation	Inexpired Leases ms Secured by P Page to this page	(Official Form 106 roperty. If more sp	GG). Do not include ace is needed, cop	any creditors y the Part yo	s with partia u need, fill i	Illy secured t out, number
2.	Yes.  List all of listed, iden As much a Continuati	editors have priority un to to Part 2.  your priority unsecured tify what type of claim it is so possible, list the claims on Page of Part 1. If more olanation of each type of	I claims. If a creditor has s. If a claim has both pri in alphabetical order acc e than one creditor holds	s more than one p ority and nonpriori cording to the cred a a particular claim,	ty amounts, list that itor's name. If you h list the other credito	t claim here and shown have more than two pors in Part 3.	v both priority	and nonprior	rity amounts.
	(* 5 5		,			,	Total claim	Priority amount	Nonpriority amount
2.1		Revenue Service reditor's Name 7346 Street		When was the	account number debt incurred?	n/a is: Check all that	\$36.00	\$36.00	\$0.00
	Debt	hia Pennsylvar State urred the debt? Check of for 1 only	Zip Code	Contingent Unliquidated Disputed Type of PRIORI	d  TY unsecured clai	im:			
		or 1 and Debtor 2 only ast one of the debtors an	d another		ertain other debts y	ou owe the			
	Che	ck if this claim relates	to a community debt	_ ~	leath or personal inj	ury while you were			

Is the claim subject to offset?

Yes

Other. Specify 1040 Taxes

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** A/R CONCEPTS 4.1 \$333.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2016 18-3 E DUNDEE RD STE 330 Number Street As of the date you file, the claim is: Check all that apply. Contingent BARRINGTON Illinois 60010 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.2 ALLNCE COL \$495.00 Last 4 digits of account number 0758 Nonpriority Creditor's Name When was the debt incurred? 9/2015 Po Box 1267 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wisconsin 54449 Marshfield Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes Amita Health Medical Care Group Pediatrics \$275.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1786 Moon Lake Blvd As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Hoffman Estates Illinois 60169 City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ unsecured Dr. Arroyo-Ross Is the claim subject to offset? No Yes

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 Debtor 1 First Name
 Zubeen Woodley
 Case number (if known)

 Last Name
 Last Name

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
.4	Barrington Orthopeadics	— Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name 929 W Higgings Road	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cabacimahura Winaia CO105	Unliquidated	
	Schaumburg Illinois 60195 City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  ☐ Other. Specify unsecured	
	Is the claim subject to offset?  ✓ No		
	Yes		
.5	CAPITALONE Nonpriority Creditor's Name	Last 4 digits of account number 0416	\$6,143.00
	PO BOX 30253	When was the debt incurred? 2/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SALT LAKE CITY Utah 84130 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	<b>✓</b> No		
	Yes		
6	CAPITALONE Nonpriority Creditor's Name	Last 4 digits of account number 0369	\$2,122.00
	PO BOX 30253	When was the debt incurred? 10/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SALT LAKE CITY Utah 84130 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	
	<b>✓</b> No		

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CBNA	- Last 4 digits of account number 0702	\$9,892.00
	Nonpriority Creditor's Name Po Box 6497	When was the debt incurred? 2/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Sioux Falls South Dakota 57117	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	<b>=</b>	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	<b>✓</b> No		
	Yes		
4.8	CBNA	- Last 4 digits of account number 3520	\$3,193.00
	Nonpriority Creditor's Name Po Box 6497	When was the debt incurred? 7/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Sioux Falls South Dakota 57117		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	No		
	Yes		
4.9	CBNA	Lock A digital of account mumber 4000	\$1,090.00
	Nonpriority Creditor's Name	- Last 4 digits of account number 1066	
	Po Box 6497 Number Street	When was the debt incurred? 7/2014	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls South Dakota 57117	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  CraditCard	
	Is the claim subject to offset?	Other. Specify CreditCard	
	Yes		

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 CERTIFIED SERVICES INC \$901.00 2277 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2016 PO Box 177 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60079 Waukegan Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.11 COMENITY BANK/LNBRYANT \$276.00 4064 Last 4 digits of account number Nonpriority Creditor's Name 4590 E Broad St When was the debt incurred? 12/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus Ohio 43213 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.12 COMENITY BANK/PIER 1 \$412.00 Last 4 digits of account number 0033 Nonpriority Creditor's Name When was the debt incurred? 10/2014 4590 E BROAD ST Number As of the date you file, the claim is: Check all that apply. Contingent 43213 **COLUMBUS** Ohio Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 COMENITY BANK/PTTRYBRN \$1,088.00 Last 4 digits of account number 9437 Nonpriority Creditor's Name P.O. Box 659705 When was the debt incurred? 8/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 78265 San Antonio Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.14 COMENITY BANK/TORRID \$0.00 2562 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 182685 When was the debt incurred? 1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.15 COMENITYBANK/VICTORIA \$127.00 Last 4 digits of account number 1525 Nonpriority Creditor's Name When was the debt incurred? 220 W SCHROCK RD 12/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTERVILLE 43081 Ohio Unliquidated Zip Code City State Disputed Who incurred the debt? Check one Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims

No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** COMENITYCB/MYPLACERWDS 4.16 \$1,033.00 Last 4 digits of account number 5342 Nonpriority Creditor's Name When was the debt incurred? 9/2016 PO BOX 182120 Number Street As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.17 COMENITYCB/ZALES \$2,648.00 3126 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 182120 When was the debt incurred? 8/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.18 Commonwealth Edison \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Ctr Fl 4 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60181 Oakbrook Ter City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify

Debts to pension or profit-sharing plans, and other similar

unsecured

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 CONVERGENT OUTSOURCING \$898.00 4128 Last 4 digits of account number Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 6/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 77043 Houston Texas Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: ◪ Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: T-MOBILE **✓** No Other. Specify USA Yes 4.20 **CREDITORS DISCOUNT & A** \$99.00 8668 Last 4 digits of account number Nonpriority Creditor's Name 415 E MAIN ST When was the debt incurred? 10/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent STREATOR Illinois 61364 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? |✓| ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.21 CREDITORS DISCOUNT & A \$92.00 Last 4 digits of account number 6221 Nonpriority Creditor's Name When was the debt incurred? 415 E MAIN ST 8/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 61364 STREATOR Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

Official Form 106E/F

No

Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts

Other. Specify \_\_\_

**|** • |

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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Debtor 1 Zubeen Woodlev Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 **CREDTRS COLL** \$3,157.00 Last 4 digits of account number Nonpriority Creditor's Name POB 63 151 N SCHUYLER AVE When was the debt incurred? 4/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent KANKAKEE 60901 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL Yes 4.23 Digestive Disorder and Liver Center \$400.00 Last 4 digits of account number Nonpriority Creditor's Name 1220 West Higgins Road When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60169 Hoffman Estates Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify <u>unsecured George Zahrebelski</u> Is the claim subject to offset? **✓** No Yes DISCOVER FIN SVCS LLC \$4,933.00 Last 4 digits of account number 0016 Nonpriority Creditor's Name When was the debt incurred? 2/2015 PO BOX 15316 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19850 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 **EDC/MONARCH INVESTMENT** \$0.00 - Last 4 digits of account number Nonpriority Creditor's Name 2195 N. Hwy 83 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 80116 Colorado Franktown State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ unsecured Is the claim subject to offset? No ☐ Yes Fertility Centers of Illinois \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2260 West Higgins Road As of the date you file, the claim is: Check all that apply. Ste 200 Contingent Unliquidated Hoffman Estates Illinois 60169 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify unsecured Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK \$1,099.00 4.27 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Jefferson Capital Systems, LLC PO Box 7999 11/2012 Number As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify

CreditCard

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 FIRST PREMIER BANK \$827.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 7/2014 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: ◪ Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.29 GREAT LAKES CR UN \$619.00 0001 Last 4 digits of account number Nonpriority Creditor's Name 2525 GRÉEN BAY RD When was the debt incurred? 4/1989 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORTH CHICAGO Illinois 60064 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.30 **HARRIS** \$253.00 Last 4 digits of account number 8013 Nonpriority Creditor's Name When was the debt incurred? 111 WEST JACKSON BOULEVARD SUITE 400 8/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60604 **CHICAGO** Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No ✓ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Collection; Collecting for

Other. Specify ORIGINAL CREDITOR: MEDICAL

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Internal Revenue Service \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 7346 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_ 2006-2007 Taxes Is the claim subject to offset? No ◪ Yes JH PORTFOLIO DEBT EQUI \$17,754.00 Last 4 digits of account number \_\_\_ 3229 Nonpriority Creditor's Name When was the debt incurred? 12/2017 5757 PHANTOM DR STE 225 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated HAZELWOOD Missouri 63042 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Lending Club Is the claim subject to offset? **✓** No Yes **KEYNOTE CONS** 4.33 \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2017 1501 West Dundee Number As of the date you file, the claim is: Check all that apply. Contingent Buffalo Grove Illinois 60089 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset?

No Yes Other. Specify ORIGINAL CREDITOR: MEDICAL

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 Lake Forest Hospital \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 660 N Westmoreland Rd Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60045 Illinois Lake Forest City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_ unsecured Is the claim subject to offset? No ◪ Yes 4.35 MBB \$157.00 Last 4 digits of account number \_ 9884 Nonpriority Creditor's Name When was the debt incurred? 8/2015 1550 N NORTWEST HWY STE 403 Street As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE 60068 Illinois Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes MEDICREDIT, INC 4.36 \$368.00 Last 4 digits of account number 2842 Nonpriority Creditor's Name When was the debt incurred? 1984 Peachtree Rd Nw 11/2017 Number As of the date you file, the claim is: Check all that apply. Suite 300 Contingent 30309 Atlanta Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

**✓** No

Is the claim subject to offset?

**V** 

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 MIDLAND FUNDING \$1,560.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2017 8875 AERO DR STE 200 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO 92123 California City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only ◪ Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Credit One Bank Is the claim subject to offset? No ◪ Yes MIDLAND FUNDING \$813.00 Last 4 digits of account number \_ 3164 Nonpriority Creditor's Name When was the debt incurred? 8/2017 8875 AERO DR STE 200 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only ◪ Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Credit One Bank Is the claim subject to offset? **✓** No Yes MIRAMEDRG \$1,275.00 4.39 Last 4 digits of account number 5014 Nonpriority Creditor's Name When was the debt incurred? 8/2017 111 WEST JACKSON Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60604 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ◪ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset?

✓ No Yes Other. Specify ORIGINAL CREDITOR: MEDICAL

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Woodley Debtor 1 Zubeen Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.	Total claim
4.40 MIRAMEDRG Last 4 digits of account number 4990	\$383.00
Nonpriority Creditor's Name  111 WEST JACKSON  When was the debt incurred? 8/2017	
Number Street  As of the date you file, the claim is: Check all that ap	nlv
Contingent	piy.
CHICAGO Illinois 60604 Unliquidated	
City State Zip Code	
Who incurred the debt? Check one.  Debtor 1 only  Disputed	
Type of NONPRIORITY unsecured claim:	
Debtor 2 only  Student loans	
Debtor 1 and Debtor 2 only  Obligations arising out of a separation agreement o	r
At least one of the debtors and another divorce that you did not report as priority claims	-::
Check if this claim relates to a community debt  Debts to pension or profit-sharing plans, and other debts	Similar
Is the claim subject to offset?  Collection; Collecting for	
No Other. Specify ORIGINAL CREDITOR: MEDICAL	
Yes	
4.41 MIRAMEDRG Last 4 digits of account number 2/13	\$338.00
Nonpriority Creditor's Name Last 4 digits of account number 2413	\$330.00
111 WEST JACKSON When was the debt incurred? 9/2017	
Number Street  As of the date you file, the claim is: Check all that ap	ply.
Contingent	
CHICAGO Illinois 60604 Unliquidated	
City State Zip Code Disputed  Who incurred the debt? Check one.	
Debtor 1 only  Type of NONPRIORITY unsecured claim:	
Debtor 2 only	
Debtor 1 and Debtor 2 only	
Obligations arising out of a separation agreement of divorce that you did not report as priority claims	r
Debts to pension or profit-sharing plans, and other	similar
Check if this claim relates to a community debt	
Is the claim subject to offset?  Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
No Other Speeding Other Medical Control of the Property of the	
Yes	
4.42 MIRAMEDRG Last 4 digits of account number 4475	\$303.00
Nonpriority Creditor's Name  111 WEST JACKSON  When was the debt incurred? 8/2017	
Number Street	
As of the date you file, the claim is: Check all that ap	ply.
CHICAGO Illinois 60604 CHICAGO	
City State Zip Code Unliquidated	
Who incurred the debt? Check one.	
Debtor 1 only  Type of NONPRIORITY unsecured claim:	
Debtor 2 only  Student loans	
Debtor 1 and Debtor 2 only  Obligations arising out of a separation agreement o	r
At least one of the debtors and another divorce that you did not report as priority claims	
Check if this claim relates to a community debt  Debts to pension or profit-sharing plans, and other debts	similar
Is the claim subject to offset?  Collection; Collecting for	

Yes

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.43 \$214.00 Last 4 digits of account number Nonpriority Creditor's Name 111 WEST JACKSON When was the debt incurred? 11/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60604 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.44 Nicor Gas \$800.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 0632 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60507 Aurora City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ unsecured Is the claim subject to offset? **✓** No Yes NORDSTROM/TD BANK USA 4.45 \$1,712.00 Last 4 digits of account number 3693 Nonpriority Creditor's Name When was the debt incurred? 8/2014 PO BOX 6555 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ENGLEWOOD** 80155 Colorado Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.46 Northwest Community Hospital \$1,000.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3060 Salt Creek Ln # 110 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60005 Arlington Heights Illinois State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ unsecured Is the claim subject to offset? No ☐ Yes Northwest United Urulogy, LLC \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2101 S Arlington Heights Road As of the date you file, the claim is: Check all that apply. Ste 150 Contingent Unliquidated Arlington Heights Illinois 60005 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify unsecured Michael Paik Is the claim subject to offset? **✓** No Yes Northwestern Medicine 4.48 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 28155 Network Pl Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60673 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

**V** No Yes

Is the claim subject to offset?

Other. Specify

unsecured

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.49	ONEMAIN Nepoplatik Conditions Nepoplatik	Last 4 digits of account number1449	\$4,238.00
	Nonpriority Creditor's Name P.O. Box 742536	When was the debt incurred? 7/2015	
	Number Street  Cincinnati Ohio 45274	As of the date you file, the claim is: Check all that apply.  Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 048 InstallmentLoan	
	✓ No		
	Yes		
4.50	Piroda Medical LLC	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 2260 West higgins	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	201	Contingent	
	W	Unliquidated	
	Hoffman Estates Illinois 60169 City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify unsecured	
	Is the claim subject to offset?		
	<u>✓</u> No		
	Yes		
4.51	Reena Jabamoni M.D.S.C.	Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name 1585 N Barrington Road	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Haffman Fatataa IIIInaia CO4CO	Unliquidated	
	Hoffman Estates Illinois 60169 City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other Specify unsecured	
	Is the claim subject to offset?	✓ Otner. Specify unsecured	
	✓ No		

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Sheri B. Merchant M.D. 4.52 \$450.00 Last 4 digits of account number Nonpriority Creditor's Name 800 Biesterfiled Road When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. #2010a Contingent Unliquidated 60007 Elk Grove Village Illinois State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_ unsecured Is the claim subject to offset? No Yes St. Alexius Medical Center \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1555 Barrington Rd As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Hoffman Estates Illinois 60169 Disputed City State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify unsecured Is the claim subject to offset? **✓** No Yes SYNCB/GAP 4.54 \$393.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2016 PO BOX 965005 Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.55 SYNCB/TJX COS \$1,114.00 Last 4 digits of account number 1209 Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 7/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** 32896 Florida Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes SYNCB/TOYSRUS 4.56 \$1,121.00 0799 Last 4 digits of account number Nonpriority Creditor's Name 2695 Plainfield Rd When was the debt incurred? 1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Joliet Illinois 60435 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.57 SYNCB/WALMART \$2,322.00 Last 4 digits of account number 8339 Nonpriority Creditor's Name When was the debt incurred? Po Box 530927 10/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No ✓ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.58 TD BANK USA/TARGETCRED \$3,063.00 Last 4 digits of account number 8201 Nonpriority Creditor's Name PO BOX 673 When was the debt incurred? 9/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS 55440 Minnesota Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.59 USAA SAVINGS BANK \$7,921.00 5405 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 47504 When was the debt incurred? 1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN ANTONIO Texas 78265 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.60 USAA SAVINGS BANK <u>\$57.</u>00 Last 4 digits of account number 1215 Nonpriority Creditor's Name When was the debt incurred? 3/2012 PO BOX 47504 Number As of the date you file, the claim is: Check all that apply. Contingent SAN ANTONIO 78265 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.61 USAA SAVINGS BANK \$9.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2011 PO BOX 47504 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN ANTONIO 78265 Texas Unliquidated City State 7ip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.62 USAA SVG BK \$0.00 3901 Last 4 digits of account number Nonpriority Creditor's Name 10750 MCDERMOTT When was the debt incurred? 3/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN ANTONIO Texas 78288 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.63 Westgate Dental Care \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 23 S Vail Ave n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60005 Arlington Heights City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

unsecured

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Debtor 1 Zubeen Woodley Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.64 Wheaton Eye Clinic LTD \$200.00 - Last 4 digits of account number Nonpriority Creditor's Name 2015 North Main Street When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wheaton 60187 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ unsecured Is the claim subject to offset? **✓** No Yes

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Debto	or 1 Zubeen First Name		Middle Name	Woodley Last Name	Case number (if known)			
Part 3	3: List Othe	ers to Be Notified	About a Debt Tha	t You Already Liste	ed			
c	collection age	ncy is trying to colle ncy here. Similarly,	ct from you for a de f you have more tha	ebt you owe to someo an one creditor for an	for a debt that you already listed in Parts 1 or 2. For example, if a one else, list the original creditor in Parts 1 or 2, then list the y of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page.			
-	Fox Crest Apar Name	tments		On which entr	On which entry in Part 1 or Part 2 did you list the original creditor?			
4	2805 Glen Flora Ave		Line 4.25	of (Check Part 1: Creditors with Priority Unsecured Claims				
ا -	Number Str	reet			one):  Part 2: Creditors with Nonpriority Unsecured Claims			
١	Waukegan	Illinois	60085	Last 4 digits o	f account number			
(	City	State	Zip Code					

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 Debtor 1 First Name
 Zubeen Middle Name
 Woodley Last Name
 Case number (if known)

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes only	y. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$36.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$36.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$111,770.00	
	6i. Total. Add lines 6f through 6i.	6i.	\$111,770.00	

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Fill in this infor	rmation to identify your ca	ase:	
Debtor 1	Zubeen	Woodley	
	First Name	Middle Name	Last Name
Debtor 2	James	E	Woodley
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number			(State)

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identity your c	ase:		
Debtor 1	Zubeen		Woodley	
	First Name	Middle Name	Last Name	
Debtor 2	James	E	Woodley	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(	
Official	Form 106H			Check if this is ar amended filing

#### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

known	n). Answer every question.							
1.	Do you have any codebtors? (If yo	u are filing a joint case, do	not list either spouse as a cod	lebtor.)				
	☐ No ✓ Yes							
2.			andri atata ay tayyitay 2 (Ca		itu nyanautu atataa and tawiitawaa inaluda Avizana			
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	✓ No. Go to line 3.							
	Yes. Did your spouse, former	r spouse, or legal equival	ent live with you at the time?	?				
	No Voc la ubieb communit	, atata au tauritau , dial va ,	line O	=111.1.11				
	Tes. In which community	state or territory did you	live?i	rIII IN T	ne name and current address of that person.			
	Name of your spouse, form	 ner spouse, or legal equival	lent					
	N							
	Number Street							
	City	State	Zip Code					
3.	•	-		•	use is filing with you. List the person shown in line 2			
	• • • • • • • • • • • • • • • • • • • •	ū	•		d the creditor on <i>Schedule D</i> (Official Form 106D), chedule E/F, or Schedule G to fill out Column 2.			
	Column 1: Your codebtor			Colu	mn 2: The creditor to whom you owe the debt			
				Chec	k all schedules that apply:			
3.1	Woodley, Jalen			V	Schedule D, line 2.4			
	Name				<u> </u>			
	Number Street			Ш	Schedule E/F, line			
		Illinois	60192		Schedule G, line			
	City	State	Zip Code					

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		Do	cument i	age 51	ot 98	
Fill in this inf	ormation to identify	your case:				
Debtor 1	Zubeen		Woodley			
	First Name	Middle Name	Last Nam	е	 Che	eck if this is:
Debtor 2 (Spouse, if filing)	James First Name	E Middle Norse	Woodley		– I п	An amended filing
(Spouse, ii iiiiig)	First Name	Middle Name	Last Nam	е		•
the:	Bankruptcy Court for	Northern	District of Illinoi			A supplement showing post-petition chapter 10 expenses as of the following date:
Case number (lf known)	-				_	MM / DD / YYYY
Official	Form 106I					
Schedu	le I: Your In	come				12/19
number (if kn	nown). Answer ever	y question.				ional pages, write your name and case
1. Fill in you information	r employment		Debtor 1			Debtor 2
If you have attach a se	e more than one job, eparate page with n about additional	Employment status  Occupation	Employed Not Empl			Employed  Not Employed
Include pa self-emplo	rt time, seasonal, or	Employer's name	Illinois Bell Te	lephone Co		
·	n may include student	Employer's address	225 W Randolph Street			
	aker, if it applies.		Number Street			Number Street
						_
			Chicago City	Illinois State	60606 Zip Code	City State Zip Code
		How long employed there?			·	
Estimate mo	onthly income as of as you are separated.		<b>n.</b> If you have not	thing to repo	ort for any line, v	write \$0 in the space. Include your non-filing
If you or your	,		combine the info	ormation for	all employers fo	or that person on the lines below. If you need
5 00000,	and a copulate of the	5. 15 and 151114		For I	Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (befo , calculate what the monthly			\$6,989.32	\$0.00

+ \$0.00

\$6,989.32

+ \$0.00

\$0.00

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1∠ubeen First Name		Name	Case numbe	r <i>(if</i>	
i iist ivaille	Wildle Name Last		known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4. ¯	\$6,989.32	\$0.00	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Sec	urity deductions	5a.	\$1,347.17	\$0.00	
5b. Mandatory contributions for re	tirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for reti	rement plans	5c.	\$139.79	\$0.00	
5d. Required repayments of retire	ment fund loans	5d.	\$64.33	\$0.00	
5e. <b>Insurance</b>		5e.	\$219.92	\$0.00	
5f. Domestic support obligations		5f.	\$0.00	\$0.00	
5g. <b>Union dues</b>		5g.	\$0.00	\$0.00	
5h. Other deductions. Specify:		5h. +	\$0.00 +	\$0.00	
6. Add the payroll deductions. Add line +5h.	es 5a + 5b + 5c + 5d + 5e +5f + 5	5g 6.	\$1,771.21	\$0.00	
7. Calculate total monthly take-home	e pay. Subtract line 6 from line 4.	7.	\$5,218.11	\$0.00	
8. List all other income regularly rece	eived:				
8a. Net income from rental proper business, profession, or farm					
Attach a statement for each proper gross receipts, ordinary and nece the total monthly net income.		8a.	\$0.00	\$0.00	
8b. Interest and dividends		8b.	\$0.00	\$0.00	
8c. Family support payments that dependent regularly receive	you, a non-filing spouse, or a		_		
Include alimony, spousal support divorce settlement, and property s		8c.	\$0.00	\$0.00	
8d. Unemployment compensation		8d.	\$0.00	\$0.00	
8e. Social Security		8e.	\$0.00	\$0.00	
8f. Other government assistance to Include cash assistance and the vicash assistance that you receive, sunder the Supplemental Nutrition housing subsidies Specify:	alue (if known) of any non- such as food stamps (benefits	8f.	\$0.00	\$0.00	
8g. Pension or retirement income		8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify	:	8h. +	\$0.00 +	\$0.00	
9. Add all other income Add lines 8a +	8b + 8c + 8d + 8e + 8f +8g + 8h	n. 9.	\$0.00	\$0.00	
10. Calculate monthly income. Add lin Add the entries in line 10 for Debtor 1		10. se	\$5,218.11 +	\$0.00	= \$5,218.11
<ol> <li>State all other regular contribution</li> <li>Include contributions from an unmare friends or relatives.</li> <li>Do not include any amounts already</li> </ol>	ried partner, members of your hou	usehold, your d	lependents, your roomr		
Specify:					11. + \$0.00
12. Add the amount in the last colum Write that amount on the Summary of					12. \$5,218.11  Combined monthly income
13. Do you expect an increase or dec	rease within the year after you	file this form?	,		
Yes. Explain:					

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		Docu	ment Page 53 of 98	}	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Zubeen First Name	Middle Name	Woodley Last Name	Check if this is:	
Debtor 2	James	E	Woodley		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court	for the: Northern I	District of Illinois (State)		showing post-petition chapter 13 the following date:
(If known)	_			MM / DD / YYY	Y
	Form 10	<del></del>			
Schedul	e J: Your	Expenses			12/1
information. If		as possible. If two married people and the stack another sheet to this tion.			
Part 1: Des	cribe Your Ho	pusehold			
1. Is this a joi	nt case?				
No. Go	to line 2				
Yes. Do	oes Debtor 2 liv	e in a separate household?			
	<b>✓</b> No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	2 years	No.
					✓ Yes.
expenses of	enses include f people other	<b>✓</b> No			
than yourself and dependents	-	Yes			
Part 2: Esti	mate Your On	going Monthly Expenses			
rait 2. EStil	nate roar on	going Monany Expenses			
	of a date after th	i your bankruptcy filing date unless y ne bankruptcy is filed. If this is a sup			
		th non-cash government assistance cluded it on <i>Schedule I: Your Income</i>	-		Your expenses
	or home owner	rship expenses for your residence. In	clude first mortgage payments and		\$1,783.00

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$189.00

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Zubeen Woodley
 Case number (if known)

 Last Name
 Last Name

5. Additional mortgage payments for your residence, such as home equity loans         5.         \$0.00           6. Utilities:         6	First Name	Middle Name Last Name		
Secues   S				Your expenses
6a. Electricity, heat, natural gas         6a.         \$220.00           6b. Water, sewer, garbage collection         6b.         \$130.00           6c. Telephone, cell phone, internet, stallitie, and cable services         6c.         \$200.00           6d. Other. Specify: Cell Phones         6d.         \$475.00           7. Food and housekeeping supplies         7.         \$650.00           8. Childcare and children's education costs         8.         \$0.00           9. Ctothing, laundry, and dry cleaning         9.         \$15.00           10. Personal care products and services         11.         \$10.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation, include gas, maintenance, bus or train fare.         12.         \$10.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Instantament, clubs, recreation, newspapers, magazines, and books         15.         \$0.00           15. Instantance         15.         \$0.00           15. Instantance         15.         \$0.00           15. Instantance         15.         \$0.00           15. Life insurance         15.         \$0.00           15. Cavin	5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b. \$130.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c. \$200.00           6d. Other, Specify: Cell Phones         7. \$650.00           7. Food and housekceping supplies         7. \$650.00           8. Childcare and children's education costs         8. \$0.00           9. Chithing, laundry, and dry cleaning         9. \$15.00           9. Chithing, laundry, and dry cleaning         9. \$15.00           10. Personal care products and services         11. \$10.00           11. Medical and dental expenses         11. \$10.00           12. Transportation. Include gas, maintenance, bus or train fare.         12. \$100.00           10. Do not include gar payments         13. \$0.00           14. Charitable contributions and religious donations         14. \$0.00           15. Insurance.         15.           Do not include insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance           15c. Vehicle insurance         15b. \$0.00           15c. Vehicle insurance         15c         \$210.00           15c. Vehicle insurance         15c         \$20.00           15c. Vehicle insurance         15c         \$20.00           15c. Taxes Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00 <td>6. Utilities:</td> <td></td> <td></td> <td></td>	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$200.00           6d. Other, Specify; Cell Phones         6d.         \$475.00           7. Food and housekeeping supplies         7.         \$850.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$15.00           10. Personal care products and services         10.         \$5.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$100.00           Do not include care payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15.         \$0.00           Do not include insurance deducted from your pay or included in lines 4 or 20.         15e.         \$0.00           15a. Life insurance         15b         \$0.00           15b. Health insurance         15c         \$210.00           15c. Vehicle insurance. Specify:         15d         \$0.00           15c. Vehicle insurance. Specify:         15d         \$0.00           15c. Vehicle insurance. Specify:         15c         \$0.00      <	6a. Electricity, heat, natural g	gas	6a.	\$220.00
6d. Other. Specify: Cell Phones         6d         \$475.00           7. Food and housekeeping supplies         7.         \$550.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$15.00           10. Personal care products and services         10.         \$5.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation, include gas, maintenance, bus or train fare.         12.         \$100.00           Do not include car payments         13.         \$0.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15.         \$0.00           15a. Life insurance deducted from your pay or included in lines 4 or 20.         15c         \$0.00           15b. Health insurance         15a         \$0.00           15c. Vehicle insurance.         15c         \$210.00           15c. Vehicle insurance.         \$0.00         \$0.00           15c. Vehicle insurance.         \$0.00         \$0.00           15c. Vehicle insurance.         \$0.00         \$0.00           17. Ins	6b. Water, sewer, garbage of	ollection	6b.	\$130.00
7. Food and housekeeping supplies         7.         \$850.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$15.00           10. Personal care products and services         10.         \$5.00           11. Medical and dental expenses         11.         \$10.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$100.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15a         \$0.00           15b. Health insurance deducted from your pay or included in lines 4 or 20.         15a         \$0.00           15c. Vehicle insurance         15a         \$0.00           15c. Vehicle insurance.         15a         \$0.00           15c. Vehicle insurance. Specify:         15a         \$0.00	6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$200.00
8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. S15.00 10. Personal care products and services 11. S10.00 11. Medical and dental expenses 11. S10.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. Life insurance 15b. Health insurance 15c. S210.00 15b. Health insurance 15d. Other insurance. Specify: 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17b. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17c. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Speci	6d. Other. Specify: Cell Pho	ones	6d	\$475.00
9. Clothing, laundry, and dry cleaning       9, \$15.00         10. Personal care products and services       10. \$5.00         11. Medical and dental expenses       11. \$10.00         12. Transportation, Include gas, maintenance, bus or train fare.       12. \$100.00         Do not include car payments       13. \$0.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       15a       \$0.00         15a. Life insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15b. Health insurance       15b       \$0.00         15c. Vehicle insurance       15c       \$210.00         15c. Vehicle insurance. Specify	7. Food and housekeeping su	pplies	7.	\$650.00
10. Personal care products and services       10.       \$5.00         11. Medical and dental expenses       11.       \$10.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$100.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15b. Health insurance       15b       \$0.00       \$0.	8. Childcare and children's e	ducation costs	8.	\$0.00
11. Medical and dental expenses       11. \$10.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.       12. \$100.00         13. Entertailment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a. \$0.00         15b. Health insurance       15c. \$0.00       \$0.00         15c. Vehicle insurance       15c. \$0.00         15c. Vehicle insurance. Specify:       15d. \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         15c. Taxes ponyments for Vehicle 1       17a. \$629.00         17b. Car payments for Vehicle 2       17b. \$559.00         17c. Car payments for Vehicle 2       17b. \$559.00         17c. Other. Specify:       17c. \$0.00         17c. Other. Specify:       17c. \$0.00         18. Your payments for Vehicle 1, Your Income (Official Form 106i).       18.         19. Other payments you make to support others who do not live with yo	9. Clothing, laundry, and dry	cleaning	9.	\$15.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$100.00     13.   Entertainment, clubs, recreation, newspapers, magazines, and books   13.   \$0.00     14.   Charitable contributions and religious donations   14.   \$0.00     15.   Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.     15a.   Life insurance   15a   \$0.00     15b.   Health insurance   15b   \$0.00     15c.   Vehicle insurance   15c   \$210.00     15c.   Vehicle insurance   15c   \$210.00     15c.   Vehicle insurance   15c   \$210.00     15d.   Other insurance. Specify:   15d   \$0.00     15d.   Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.     Specify:   15c   \$0.00     17.   Installment or lease payments:   16   \$0.00     17.   Installment or lease payments:   17a   \$629.00     17b.   Car payments for Vehicle 1   17a   \$629.00     17c.   Other.   Specify:   17c   \$0.00     17c.   Other.   Specify:   17c   \$0.00     18.   Your payments for Vehicle 2   17b   \$0.00     19.   Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i).   18.     19.   Other payments you make to support others who do not live with you.   Specify:   19.   \$0.00     20.   Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00     20b.   Real estate taxes.   20b   \$0.00     20c.   Property, homeowner's, or renter's insurance   20c   \$0.00     20d.   Maintenance, repair, and upkeep expenses.   20d   \$0.00     20d.   Maintenance, repair, and upkeep expenses.   20d   \$0.00     20d.   Maintenance, repair, and upkeep expenses.   20d   \$0.00     20d.   Real estate taxes.   20d   \$0.0	10. Personal care products a	nd services	10.	\$5.00
Do not include ar payments   13.	11. Medical and dental exper	nses	11.	\$10.00
14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       50.00         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a. \$0.00         15b. Lefleshith insurance       15b. \$0.00       15b. \$0.00         15c. Vehicle insurance       15c. \$210.00       15c. \$210.00         15d. Other insurance. Specify:       15d. \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         Specify:       16         17. Installment or lease payments:       17a. \$629.00         17b. Car payments for Vehicle 1       17a. \$629.00         17c. Other. Specify:       17c. \$59.00         17c. Other. Specify:       17c. \$59.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       5pecify:       19. \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$0.00         20b. Real estate taxes.       20b. \$0.00         20c. Property, homeowner's, or renter's insurance       20c. \$0.00         20c. Mortgages on other property       20c. \$0.00	-		12.	\$100.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. Mealth insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. S210.00 15d. Other insurance. Specify: 15d. S20.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17c. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. S30.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106l).  19. Other payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. S0.00 20d. Maintenance, repair, and upkeep expenses.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance   15a   \$0.00   15b. Health insurance   15b   \$0.00   15c. Vehicle insurance   15c   \$210.00   15d. Other insurance. Specify:   15d   \$0.00   16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:   16   \$0.00   17. Installment or lease payments:   17a. Car payments for Vehicle 1   17a   \$629.00   17b. Car payments for Vehicle 2   17b   \$591.00   17c. Other. Specify:   17c   \$0.00   17d. Other. Specify:   17d   \$0.00   18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 108I).   18.   19. Other payments you make to support others who do not live with you. Specify:   19. \$0.00   20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property   20a   \$0.00   20b. Real estate taxes.   20b   \$0.00   20c. Property, homeowner's, or renter's insurance   20c   \$0.00   20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00   20d. Maintena	14. Charitable contributions	and religious donations	14.	\$0.00
15b		ducted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:	15c. Vehicle insurance		15c	\$210.00
Specify:	15d. Other insurance. Specif	fy:	15d	\$0.00
17.   Installment or lease payments:   17a.   Car payments for Vehicle 1   17a.   \$629.00   17b.   Car payments for Vehicle 2   17b.   \$591.00   17c.   Other.   Specify:   17c.   \$0.00   17d.   Other.   Specify:   17d.   \$0.00   18.   Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.   19.   Other payments you make to support others who do not live with you.   Specify:   19.   \$0.00   20.   Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a.   \$0.00   20b.   Real estate taxes.   20b.   \$0.00   20c.   Property, homeowner's, or renter's insurance   20c.   \$0.00   20d.   Maintenance, repair, and upkeep expenses.   20d.   \$0.00   \$0.00   20d.   Maintenance, repair, and upkeep expenses.   20d.   \$0.00   \$0.00   20d.   Maintenance, repair, and upkeep expenses.   20d.   \$0.00   \$0.00   20d.   \$0.00   \$0.0	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. So.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2  17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. So.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b. So.00  20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paym	nents:		
17c. Other. Specify:	17a. Car payments for Vehic	ele 1	17a	\$629.00
17d. Other. Specify:	17b. Car payments for Vehic	cle 2	17b	\$591.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20c \$0.00  20d. Maintenance, repair, and upkeep expenses.  20d \$0.00				\$0.00
Specify:			18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00		e to support others who do not live with you.	10	<b>#0.00</b>
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d. \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	\$0.00
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00				
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00	20c. Property, homeowner's	s, or renter's insurance		
	20d. Maintenance, repair, an	nd upkeep expenses.		
	20e. Homeowner's associati	ion or condominium dues		

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Debtor 1	Zubeen			Woodley	Case number (if known)		
	First Name	Middle	Name	Last Name			
21.Other	. Specify:					21	\$0.00
	-	onthly expenses.					\$5,207.00
	Add lines 4 th	· ·					\$0.00
		monthly expenses for Del			2		\$5,207.00
22c. A	Add line 22a a	nd 22b. The result is you	monthly expens	es.		22.	
23.Calcu	late your mo	onthly net income.					
23a. C	Copy line 12 (	your combined monthly in	ncome) from Sch	edule I.		23a	\$5,218.11
23b. 0	Copy your mo	onthly expenses from line	22 above.			23b	\$5,207.00
		monthly expenses from y	our monthly inco	me.			\$11.11
-	The result is y	our monthly net income.				23c	· · · · · · · · · · · · · · · · · · ·
24. <b>Do v</b> o	ou expect an	increase or decrease in	n vour expenses	within the vear after	vou file this form?		
-	•			•			
		ou expect to finish paying t to increase or decrease t					
		t to incloded of decleded t			n your mongago.		
□ N	lo						
✓ Y	'es						
_	Evol	ain here:					
		debtor currently not worki	na				
		dobtor ourrormy not work					

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Fill in this information to identify your case:							
Debtor 1	Zubeen		Woodley				
	First Name	Middle Name	Last Name				
Debtor 2	James	Е	Woodley				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number			(,				

### Official Form 106Dec

П	Check if this is a	n
	amended filing	

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Zubeen Woodley	✗ /s/ James Woodley
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/25/2018	Date 9/25/2018
	MM/DD/YYYY	MM/DD/YYYY

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FIII III UIIS IIIIOI		00001					
	mation to identify your	case.					
Debtor 1	Zubeen		Woodley				
D. I	First Name	Middle Nan		e			
Debtor 2 (Spouse, if filing)	James First Name	E Middle Nan	woodley ne Last Nam				
Jnited States E	Bankruptcy Court for the		District of Illino				
Case number			(State	e)			
•	Faura 107						Check if this
	Form 107	-1 A66-1 6		Eilim m fam D	1		amended filin
e as comple	te and accurate as po f more space is need	ossible. If two marr led, attach a separa	r Individuals ied people are filing to the sheet to this form	together, both are	equally re	sponsible for	supplying correct your name and case
	own). Answer every on the Details About Your		nd Where You Lived	Before			
1. What is	your current marital s	tatus?					
Mar.	rried						
<u> </u>	married						
2. During t	he last 3 years, have y	you lived anywhere of	ther than where you liv	re now?			
	ino laot o youro, have y	ou nivou uny mioro o	mor man whore you m				
<b>✓</b> No							
	s. List all of the places y	ou lived in the last 3	years. Do not include v	vhere you live now.			
	s. List all of the places y	ou lived in the last 3	years. Do not include v	where you live now.			
Yes	s. List all of the places y	1	years. Do not include v Dates Debtor 1 lived there	where you live now.  Debtor 2:			Dates Debtor 2 lived there
Yes		1	Dates Debtor 1 lived		otor 1		
☐ Yes	otor 1:	1	Dates Debtor 1 lived there	Debtor 2:  Same as Deb	otor 1		Same as Debtor 1
☐ Yes			Dates Debtor 1 lived there	Debtor 2:	otor 1		Same as Debtor 1  From
☐ Yes	otor 1:		Dates Debtor 1 lived there	Debtor 2:  Same as Deb	otor 1		Same as Debtor 1
☐ Yes	otor 1:		Dates Debtor 1 lived there	Debtor 2:  Same as Det  Number Street			Same as Debtor 1  From
☐ Yes	otor 1:		Dates Debtor 1 lived there	Debtor 2:  Same as Deb	otor 1	Zip Code	Same as Debtor 1  From
Det	otor 1:		Dates Debtor 1 lived there	Debtor 2:  Same as Det  Number Street	State	Zip Code	there  Same as Debtor 1  From
Det Nur	nber Street State	Zip Code	Dates Debtor 1 lived there  From To	Debtor 2:  Same as Det  Number Street  City  Same as Det	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
Det Nur	otor 1:	Zip Code	Dates Debtor 1 lived there  From To	Debtor 2:  Same as Debut Number Street  City	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From
Det Nur	nber Street State	Zip Code	Dates Debtor 1 lived there  From To	Debtor 2:  Same as Det  Number Street  City  Same as Det	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
Det Nur	nber Street  State	Zip Code	Dates Debtor 1 lived there  From To	Debtor 2:  Same as Debtor 2:  Number Street  City  Same as Debtor 2:	State otor 1		there  Same as Debtor 1  From To  Same as Debtor 1  From From
Det Nur	nber Street  State	Zip Code	Dates Debtor 1 lived there  From To	Debtor 2:  Same as Det  Number Street  City  Same as Det	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From
Det Nur City	nber Street  State  State	Zip Code  Zip Code	Dates Debtor 1 lived there  From To  From To	Debtor 2:  Same as Det  Number Street  City  Same as Det  Number Street	State otor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From
Det  Nur  City  Nur  City	otor 1:  mber Street  State  State  State  Last 8 years, did you	Zip Code  Zip Code  Zip Code	Dates Debtor 1 lived there  From To  From To	Debtor 2:  Same as Debtor 2:  Number Street  City  Same as Debtor 2:  City  City  City  City  In a community profile	State otor 1 State	Zip Code or territory? (C	From To
Det  Nur  City  Nur  City	otor 1:  mber Street  State  State  State  Last 8 years, did you	Zip Code  Zip Code  Zip Code	Dates Debtor 1 lived there  From To  From To  Se or legal equivalent	Debtor 2:  Same as Debtor 2:  Number Street  City  Same as Debtor 2:  City  City  City  City  In a community profile	State otor 1 State	Zip Code or territory? (C	there  Same as Debtor  From To  Same as Debtor  From To  Community property states

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		Woodl		umber (if known)	
_	irst Name Middle	e Name Last Na	ame		
t 2: 🗏	xplain the Sources of Your Inc	come			
Fill in tactivitie	bu have any income from employmenthe total amount of income you receives. If you are filing a joint case and you look.	ved from all jobs and all bus	inesses, including part-time		ears?
<b>▼</b>	co. Till ill dio dottallo.	Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
	n January 1 of current year until date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$51000.00	Wages, commissions, bonuses, tips Operating a business	
	last calendar year: uary 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$80000.00	Wages, commissions, bonuses, tips Operating a business	
	the calendar year before that: uary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips	\$70000.00	Wages, commissions, bonuses, tips	
-	u receive any other income during	-	=	Operating a business	
Include public I filing a List each	e income regardless of whether that in benefit payments; pensions; rental in joint case and you have income that ch source and the gross income from	business  g this year or the two previnceme is taxable. Examples come; interest; dividends; myou received together, list it	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.	child support; Social Security, royalties; and gambling and le	
Include public I filing a List eac	e income regardless of whether that in benefit payments; pensions; rental in joint case and you have income that ch source and the gross income from	business  g this year or the two previnceme is taxable. Examples come; interest; dividends; myou received together, list it	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.	child support; Social Security, royalties; and gambling and le	
Include public I filing a List eac	e income regardless of whether that in benefit payments; pensions; rental in joint case and you have income that ch source and the gross income from	business  g this year or the two previnceme is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.	child support; Social Security, royalties; and gambling and listed in line 4.	
Include public I filing a List eace V No Y €	e income regardless of whether that in benefit payments; pensions; rental in joint case and you have income that ch source and the gross income from	business  g this year or the two prevaccome is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do  Debtor 1  Sources of income	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.  o not include income that you  Gross income from each source (before deductions	business  child support; Social Security, royalties; and gambling and less listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions ar
Include public I filing a List eac	e income regardless of whether that in benefit payments; pensions; rental in joint case and you have income that ich source and the gross income from 0 es. Fill in the details.	business  g this year or the two prevaccome is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do  Debtor 1  Sources of income	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.  o not include income that you  Gross income from each source (before deductions	business  child support; Social Security, royalties; and gambling and less listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions ar

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Was this payment Total amount paid Amount you still owe for CHASE MTG 08/2018 \$1783.00 \$207127.00 ✓ Mortgage Creditor's Name Car 10790 RANCHO BERNA Credit card Number Street Loan repayment SAN DIEGO California 92127 Suppliers or City vendors State Zip Code Other Mortgage NISSAN MOTOR ACCEPTANC 08/2018 \$621.00 \$31787.00 Creditor's Name Car ✓ 2901 KINWEST PKWY Credit card Number Street Loan repayment **IRVING** Texas 75063 Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

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or 1	Zubeen				odley	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsic orp ger	ders include your relations of which yo	atives; any ou are an a busines	y general partners officer, director, p ss you operate as	; relatives of any elerson in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No Yes. List all payme	ents to an	insider				
	Too. Lot all payme			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
•	Number Street						
_	City St	ate	Zip Code				
	Insider's Name						
•	Number Street						
	City St	ate	Zip Code				
insic Inclu		bts guara	nteed or cosigned	d by an insider.	r payments or trans	Amount you	n account of a debt that benefited an  Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
i	Number Street						
_	City St	ate	Zip Code				
•	Insider's Name						
•	Number Street						
•	City St	ate	Zin Code				

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Debtor 1 Zubeen Woodley Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Zubeen		Woodley	Case number (if known	n)	
		First Name Middle Name		Last Name			
11.		thin 90 days before you filed for bankruptcy counts or refuse to make a payment becaus			bank or financial institution,	set off any amou	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
		res. Till ill the details.		Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Code					
		hin 1 year before you filed for bankruptcy, v pointed receiver, a custodian, or another of		y of your property in the	possession of an assignee f	or the benefit of c	creditors, a court-
	<b>✓</b>	No					
		Yes					
Part	5:	List Certain Gifts and Contributions					
13.	Wi	ithin 2 years before you filed for bankruptcy	, did y	ou give any gifts with a	total value of more than \$60	0 per person?	
	<b>✓</b>	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$600 per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code					
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code Person's relationship to you					

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btor 1	Zubeen		Woodley Cas	se number (if known)		
	First Name	Middle Name	Last Name			
\A/:+	thin 2 years before you f	lad for bankruntay did	you give any gifts or contributions with	h a total value of	mara than \$600	to any charity?
. Wit	tnin 2 years before you f	ied for bankruptcy, did	you give any gifts or contributions with	n a total value of	more than \$600	to any charity?
<b>✓</b>	No					
П	Yes. Fill in the details fo	r each gift or contributi	on.			
		-			Data	Value
	Gifts or contributions that total more than \$		Describe what you contributed		Date you contributed	Value
	that total more than \$	J00			Continuated	
						-
	Charity's Name					
			_			
	Number Street		-			
	City State	Zip Code	-			
	Ī					
rt 6:	List Certain Losses					
Wit	thin 1 year before you file	ed for bankruptcy or sir	nce you filed for bankruptcy, did you lo	se anything becau	use of theft, fire,	other disaster, or
gar	mbling?					
	l No					
$\leq$						
Ш	Yes. Fill in the details.					
	Describe the property	you lost and	Describe any insurance coverage	for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that insurance ha	as paid. List	loss	lost
			pending insurance claims on line 33	of Schedule		
			A/B: Property.			
Wit	out seeking bankruptcy	ed for bankruptcy, did y or preparing a bankrup	you or anyone else acting on your behatory petition? or credit counseling agencies for services re			anyone you consult
. Wit	thin 1 year before you file out seeking bankruptcy lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition?			anyone you consulte
. Wit	thin 1 year before you file but seeking bankruptcy lude any attorneys, bankru	ed for bankruptcy, did y or preparing a bankrup	tcy petition?			anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition?	equired in your ban		anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition? or credit counseling agencies for services re	equired in your ban	kruptcy.	
Wit	thin 1 year before you file out seeking bankruptcy lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition?  or credit counseling agencies for services re  Description and value of any prope	equired in your ban	kruptcy.  Date payment	Amount of
Wit	thin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm	ed for bankruptcy, did y or preparing a bankrup	tcy petition?  or credit counseling agencies for services re  Description and value of any prope	equired in your ban	kruptcy.  Date payment or transfer	Amount of
Wit	thin 1 year before you file out seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.	ed for bankruptcy, did y or preparing a bankrup	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road	ed for bankruptcy, did y or preparing a bankrup	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	ed for bankruptcy, did y or preparing a bankrup	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road	ed for bankruptcy, did y or preparing a bankrup	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400	ed for bankruptcy, did y or preparing a bankrup ptcy petition preparers, o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None Person Who Made the P	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State  Email or website address None Person Who Made the P  Person Who Was Paid	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None Person Who Made the P	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State  Email or website address None Person Who Made the P  Person Who Was Paid	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the preparers o	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None Person Who Made the P Person Who Was Paid Number Street	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, or sis 60173  Zip Code  ayment, if Not You	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State  Email or website address None Person Who Made the P  Person Who Was Paid	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, or sis 60173  Zip Code  ayment, if Not You	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None Person Who Made the F Person Who Was Paid Number Street  City State  Suite 400 Schaumburg Illino City State  Email or website address None Person Who Made the F	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, or sis 60173  E Zip Code  ayment, if Not You	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None Person Who Made the P Person Who Was Paid Number Street	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, or sis 60173  E Zip Code  ayment, if Not You	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you file but seeking bankruptcy lude any attorneys, bankru No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illino City State Email or website address None Person Who Made the F Person Who Was Paid Number Street  City State  Suite 400 Schaumburg Illino City State  Email or website address None Person Who Made the F	ed for bankruptcy, did yor preparing a bankrupt ptcy petition preparers, of the second	tcy petition?  Treatment representation of the counseling agencies for services representation and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment

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Debtor	1 Zubeen		Woodley	Case number (if known)	)	
	First Name	Middle Name	Last Name			
he	elp you deal with your cre	ditors or to make paym		ehalf pay or transfer	any property to a	nyone who promised to
	Yes. Fill in the details.					
			Description and value of any pr transferred	roperty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
		e Zip Code				
	clude both outright transfer d transfers that you have al No  Yes. Fill in the details.					
			Description and value of proper transferred		y property or ceived or debts pa	Date transfer was made
	Person Who Received To	ransfer				
	Number Street					
	City State Person's relationship to	•				
	Person Who Received To	ransfer				
	Number Street					
	City State Person's relationship to	•				
be	ithin 10 years before you eneficiary? hese are often called asset-		d you transfer any property to a self	f-settled trust or sim	ilar device of whic	ch you are a
<u>~</u>	No Yes. Fill in the details.					
_	1 - 35.1 410 dotallo.		Description and value of the p	property transferred		Date transfer was made
	Name of trust					

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Debtor 1 Zubeen Woodley Case number (if known)
First Name Middle Name Last Name

Part	8:	List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, a	nd Stor	age Units		
20.	mov Incl	hin 1 year before you filed for bankruptcy, wed, or transferred? ude checking, savings, money market, or other peratives, associations, and other financial instit	financial accounts; certificates of dep				
		No Yes. Fill in the details.					
			Last 4 digits of account number	Type of instrun	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	_ XXXX-		ecking vings		
		Number Street	_	Mo	oney market		
		City State Zip Code	_	Oth	okerage her		
		· ·	_ XXXX-	☐ Ch	ecking		
		Person Who Was Paid			vings		
		Number Street	_	☐ Mc	oney market		
			_	Bro	okerage		
		City State Zip Code	<del>_</del>	Oth	her		
	othe	er valuables? No Yes. Fill in the details.	Who else had access to it?		Describe the conter	nts	Do you still have it?
		Name of Financial Institution	Name				No
		Number Street	Number Street				Yes
			City State Zip	Code			
		City State Zip Code					
22.	Hav	e you stored property in a storage unit or p	lace other than your home within	1 year be	fore you filed for bankr	uptcy?	
	<b>✓</b>	No Yes. Fill in the details.					
	Ц		Who else had access to it?		Describe the conter	ıts	Do you still have it?
		Name of Storage Facility	Name				No
		Number Street	Number Street				Yes
			City State Zip	Code			
		City State Zip Code					

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Document Debtor 1 Zubeen Woodley Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** 

City

State

Zip Code

State

Zip Code

City

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Deb	tor 1	Zubeen			Woodley		Ca	ase number (/	if known)	
		First Name		Middle Name	Last Nam	е				
26.	Hav		y in any judici	al or administr	ative proceeding	j under	any environme	ental law? Ir	nclude settlements and	orders.
		No Yes. Fill in the det	ails.							
		O 4 <sup>12</sup> 1-			Court or agency			Nature	of the case	Status of the case
		Case title			Court Name			-		Pending
		Case number			NumberStreet			-		On appeal  Concluded
		•			•	tate	Zip Code	-		
Part	11:	Give Details Ab	out Your B	usiness or Co	nnections to A	ny Bu	siness			
27.	With	A sole propri	etor or self-en a limited liabi a partnership rector, or mar at least 5% of	nployed in a tra lity company (L naging executiv the voting or e	ade, profession, on LC) or limited liable of a corporation quity securities o	or other bility pa	activity, either	full-time or	connections to any busing part-time	ness?
	H	Yes. Check all that				each h	usiness			
	Ш	res. Oncor all the	α αρριγ ασον				re of the busir	iess	Employer Identificati include Social Securi	
		Business Name			_				EIN:	
		Number Street			Name of ac	ccounta	ant or bookkee	per	Dates business existe	ed
		City	State	Zip Code	_				FromTo _	
					Describe to	he natu	re of the busir	ness	Employer Identificati include Social Securi	
		Business Name			_				EIN:	
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business existe	ed
		City	State	Zip Code	_				From To _	<del></del>
					Describe to	he natu	re of the busir	iess	Employer Identificati include Social Securi	
		Business Name			_				EIN:	
		Number Street			Name of ac	ccounta	ant or bookkee	per	Dates business existe	ed
		City	State	Zip Code					FromTo _	

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Debt	tor 1 Zubeen			Woodley	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	-	r bankruptcy, did yc	ou give a financial statement	to anyone about your business? Include all financial institutions,
				Date issued	
	Name			MM/DD/YYYY	
		01 1		=	
	Number	Street			
	City	State	Zip Code	=	
	City	State	Zip Code		
Part	12: Sign Be	low			
t	rue and correc	t. I understand tha ase can result in fii	t making a false sta	tement, concealing property or imprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with b years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	^	/s/ Zubeen Wo	odley		/s/ James woodley
		Signature of Debto	r 1		Signature of Debtor 2
		Date 9/25/2018			Date 9/25/2018
	Did you attach	additional pages to	Your Statement of	Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
г	.∡ No				
[	Yes				
	Did you pay or	agree to pay some	ne who is not an at	torney to help you fill out ba	nkruptcy forms?
Į į	<b>√</b> No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:				
Debtor 1	Zubeen		Woodley	
	First Name	Middle Name	Last Name	
Debtor 2	James	E	Woodley	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

Check if this	is an
amended	filino

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.				
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?		
	Creditor's name: CHASE MTG  Description of property securing debt: \$227,500.00  6079 Delaney Dr, Hoffman Est, IL 60192   Value:	<ul> <li>Surrender the property.</li> <li>Retain the property and redeem it.</li> <li>✓ Retain the property and enter into a Reaffirmation Agreement.</li> <li>Retain the property and</li></ul>	No. ✓ Yes.		
	Creditor's name: NISSAN MOTOR ACCEPTANC  Description of property securing debt: 2016 Pathfinder	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. ✓ Yes.		
	Creditor's name: BK OF AMER  Description of property securing debt: 2015 Pathfinder	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. ✓ Yes.		
	Creditor's name: AMR EAGLE BK  Description of property securing debt: 2015 Sentra	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.		

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ebtor Zubeen		Woodley	Case number (if
First Name	Middle Name	Last Name	known)
rt 2: List Your Unexpired	d Personal Property Leas	ses	
	real estate leases. Unexpire	d leases are leases that	r Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired p	ersonal property leases		Will the lease be assumed?
Lessor's name:			☐ No ☐ Yes
Description of leased property:			<b>_</b>
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			_
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
t 3: Sign Below			
		I my intention about any	property of my estate that secures a debt and any personal
✗ /s/ Zubeen Woodley		<b>x</b> 19	s/ James Woodley
Signature of Debtor 1		<u> </u>	nature of Debtor 2
Date 9/25/2018 MM/DD/YYYY		Da	te 9/25/2018 MM/DD/YYYY

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Debtor	Zubeen		Woodley	Case number (if
1	First Name	Middle Name	Last Name	known)
Additio	onal page			

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the propert as exempt on Schedule C
Creditor's name: Stellar Properties	Surrender the property.	No. ✓ Yes.
Description of property securing debt: 6079 Delaney Dr, Hoffman Est, IL 60192   Value:	Retain the property and redeem it.  Retain the property and enter into a  Reaffirmation Agreement.	<b>V</b> 100.
\$227,500.00	Retain the property and	

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

		Northern Dis	trict of fillinois		
In re	Zubeen Woodley; James E V	<i>l</i> oodley	Case No.		
_	Debtor			(If known)	
			Chapter	Chapter 7	
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNEY	FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	ne petition in bankruptcy, or agreed	to be paid to me, for services	
	For legal services, I have agreed to a	ccept		\$1,750.00	
	Prior to the filing of this statement I	have received		\$0.00	
	Balance Due			\$1,750.00	
2.	. The source of the compensation pai	d to me was:			
	<b>✓</b> Debtor	Other (speci	fy)		
3.	. The source of the compensation paid	d to me is:			
	<b>✓</b> Debtor	Other (speci	fy)		
4.	I have not agreed to share the ab members and associates of my l		tion with any other person unless th	ney are	
		w firm. A copy of the agree	with a other person or persons who ement, together with a list of the na		
5.	. In return for the above-disclosed fee	, I have agreed to render le	egal service for all aspects of the ba	nkruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's finar bankruptcy;</li> </ul>	ncial situation, and renderi	ng advice to the debtor in determin	ing whether to file a petition in	
	b. Preparation and filing of any	petition, schedules, state	ments of affairs and plan which may	be required;	
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, and an	y adjourned hearings thereof;	
6.	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:		
		CERTIF	CICATION		
	certify that the foregoing is a comple or(s) in this bankruptcy proceedings.	te statement of any agreer	ment or arrangement for payment to	me for representation of the	
	9/25/2018		/s/ Corey A. Walters		
	Date		Signature of Attorney	_	
			Semrad Law Firm  Name of law firm		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/code/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

n re:	Woodley, Zubeen ; Woodley, James E	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICATION	OF CREDITOR MA	TRIX
Th owledge	ne above named Debtors hereby verify that the a	attached list of creditors is t	true and correct to the best of their
s:	9/25/2018	/s/ Woodley, Zu	ubeen
Đ:	9/25/2018	/s/ Woodley, Zo Woodley, Zube Signature of De	een
te:	9/25/2018	Woodley, Zube	een ebtor ames E

CHASE MTG 10790 RANCHO BERNA SAN DIEGO, CA, 92127

NISSAN MOTOR ACCEPTANC 2901 KINWEST PKWY IRVING, TX, 75063

BK OF AMER PO BOX 1598 NORFOLK, VA, 23501

JH PORTFOLIO DEBT EQUI 5757 PHANTOM DR STE 225 HAZELWOOD, MO, 63042

AMR EAGLE BK 556 RANDALL ROAD SOUTH ELGIN, IL, 60177

CBNA Po Box 6497 Sioux Falls, SD, 57117

USAA SAVINGS BANK PO BOX 47504 SAN ANTONIO, TX, 78265

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

DISCOVER FIN SVCS LLC PO Box 3025 New Albany, OH, 43054

ONEMAIN P.O. Box 742536 Cincinnati, OH, 45274

CREDTRS COLL POB 63 151 N SCHUYLER AVE KANKAKEE, IL, 60901 TD BANK USA/TARGETCRED PO Box 660170 Dallas, TX, 75266

COMENITYCB/ZALES PO BOX 182120 COLUMBUS, OH, 43218

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

NORDSTROM/TD BANK USA PO BOX 6555 ENGLEWOOD, CO, 80155

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

MIRAMEDRG 111 WEST JACKSON CHICAGO, IL, 60604

SYNCB/TOYSRUS 2695 Plainfield Rd Joliet, IL, 60435

SYNCB/TJX COS PO BOX 965005 ORLANDO, FL, 32896

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

COMENITY BANK/PTTRYBRN P.O. Box 659705 San Antonio, TX, 78265

COMENITYCB/MYPLACERWDS PO BOX 182120 COLUMBUS, OH, 43218 CERTIFIED SERVICES INC PO Box 177 Waukegan, IL, 60079

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

GREAT LAKES CR UN 2525 GREEN BAY RD NORTH CHICAGO, IL, 60064

KEYNOTE CONS 1501 West Dundee Buffalo Grove, IL, 60089

ALLNCE COL Po Box 1267 Marshfield, WI, 54449

COMENITY BANK/PIER 1 4590 E BROAD ST COLUMBUS, OH, 43213

SYNCB/GAP PO BOX 965005 ORLANDO, FL, 32896

MEDICREDIT, INC 1984 Peachtree Rd Nw Suite 300 Atlanta, GA, 30309

A/R CONCEPTS 18-3 E DUNDEE RD STE 330 BARRINGTON, IL, 60010

COMENITY BANK/LNBRYANT 4590 E Broad St Columbus, OH, 43213

HARRIS 111 WEST JACKSON BOULEVARD SUITE 400 CHICAGO, IL, 60604

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MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

COMENITYBANK/VICTORIA 220 W SCHROCK RD WESTERVILLE, OH, 43081

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

COMENITY BANK/TORRID PO BOX 182685 COLUMBUS, OH, 43218

USAA SVG BK 10750 MCDERMOTT SAN ANTONIO, TX, 78288

EDC/MONARCH INVESTMENT 2195 N. Hwy 83 Franktown, CO, 80116

Fox Crest Apartments 2805 Glen Flora Ave Waukegan, IL, 60085

Fertility Centers of Illinois 2260 West Higgins Road Ste 200 Hoffman Estates, IL, 60169

Reena Jabamoni M.D.S.C. 1585 N Barrington Road Hoffman Estates, IL, 60169

Sheri B. Merchant M.D. 800 Biesterfiled Road #2010a Elk Grove Village, IL, 60007

Westgate Dental Care 23 S Vail Ave Arlington Heights, IL, 60005

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Amita Health Medical Care Group Pediatrics 1786 Moon Lake Blvd 201 Hoffman Estates, IL, 60169

Wheaton Eye Clinic LTD 2015 North Main Street Wheaton, IL, 60187

Barrington Orthopeadics 929 W Higgings Road Schaumburg, IL, 60195

Northwest United Urulogy, LLC 2101 S Arlington Heights Road Ste 150 Arlington Heights, IL, 60005

Piroda Medical LLC 2260 West higgins 201 Hoffman Estates, IL, 60169

St. Alexius Medical Center 1555 Barrington Rd Hoffman Estates, IL, 60169

Northwest Community Hospital 800 Central Rd Arlington Heights, IL, 60005

Nicor Gas Po Box 549 Aurora, IL, 60507

Commonwealth Edison 1919 Swift Dr Oak Brook, IL, 60523

Stellar Properties 123 E Lake Street Bloomingdale, IL, 60108

Digestive Disorder and Liver Center 1220 West Higgins Road Hoffman Estates, IL, 60169 Lake Forest Hospital 660 N Westmoreland Rd Lake Forest, IL, 60045

Northwestern Medicine Po Box 4090 Carol Stream, IL, 60197

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101 Case 18-26920 Doc 1 Filed 09/25/18 Entered 09/25/18 15:18:57 Desc Main Document Page 84 of 98

Debtor 1 Zubeen	Accept Name	Woodley Ca	ase number <i>(if known)</i>	
First Name	Middle Name			
Part 6: Answer These Qu	estions for Reporting Purpose	s consumer debte? Consi	umer dehts are de	fined in 11 U.S.C. § 101(8) as
6. What kind of debts do you have?	"incurred by an individual No. Go to line 16b.  Yes. Go to line 17.	al primarily for a personal, to the second of the second o	amily, or nousend as debts are debts operation of the	s that you incurred to obtain business or investment.
7. Are you filing under	and the second s	Latar 7 Co to line 19		
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that	expenses are paid that  No.  Yes.	l .	r any exempt prop ribute to unsecured	erty is excluded and administrative d creditors?
funds will be available for distribution to				
unsecured creditors?		1,000-5,000	, - commence and c	25,001-50,000
B. How many creditors do you estimate that you owe?	✓ 1-49 ✓ 50/99 ✓ 00-199 ✓ 200-999	5,001-10,000 10,001-25,000		50,001-100,000  More than 100,000
9. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
0. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
art 7: Sign Below				in the distance and
For you	correct.  If I have chosen to file under Coffice to title 11, United States Code under Chapter 7.  If no attorney represents me a out this document, I have obtained to the content of the	Chapter 7, I am aware that I e. I understand the relief avand I did not pay or agree to ained and read the notice rowith the chapter of title 11, tatement, concealing proper case can result in fines up	may proceed, if eailable under each pay someone whequired by 11 U.S. United States Corty, or obtaining to \$250,000, or i	money or property by fraud in mprisonment for up to 20 years, or
	Signature of Debtor 1  Executed on 9/6/2018	DD / YYYY	Signature of D Executed or	//

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Fill in this infor	mation to identify your	case:		
Debtor 1	Zubeen		Woodley	_
Bebler	First Name	Middle Name	Last Name	
Debtor 2	James	E	Woodley	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the	: Northern	District of Illinois	_
Office office :	sumoptey events		(State)	
Case number				-
(If known)				Check if this is an
Official	Form 106D	ec		amended filing
				40/44
<b>Declarat</b>	ion About an	Individual Debi	tor's Schedules	12/15
			nsible for supplying correct i	nformation.
You must file t	his form whenever you	file bankruptcy schedules	or amended schedules. Mak	ing a false statement, concealing property, or obtaining
money or prop	erty by fraud in connec	ction with a bankruptcy cas	se can result in fines up to \$2	50,000, or imprisonment for up to 20 years, or both. 18
U.S.C. §§ 152,	1341, 1519, and 3571.	•		
Part 1: Sign	. Polow			
Part H Sigi	I Below			
Did you s	av or agree to pay son	neone who is NOT an attorr	ney to help you fill out bankru	uptcy forms?
2.0,00	,			
✓ No	/			
T Yes/	Name of person			ition Preparer's Notice, Declaration, and
	· -		Signature (Official Fon	m 119).
				_
· Under ne	nalty of perjury, I decla	are that I have read the sun	nmary and schedules filed wi	ith this declaration and
that they	are true and correct.	_		
	7.1	11101	🗶 /s/ James	Woodley // to the off
✗ /s/ Zube		on Modely-	Signature o	
Signature	of Debtor 1		Signature o	1 Debioi 2 -
Date 9/6	(2018		Date 9/6/2	2018 //
	I/DD/YYYY		MM/	DD/YYY
		LANGE THROUGH THE ACCUST CONTRACTOR OF THE PROPERTY OF THE PRO		

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Debtor <sup>-</sup>	Zubeen			Woodley	Case number (if known)
Debtoi	First Name	. М	ddle Name	Last Name	
28. Wi	thin 2 years before editors, or other par No Yes. Fill in the det	rties.	nkruptcy, did yo	ou give a financial sta	tement to anyone about your business? Include all financial institutions,
	Name			MM/DD/YYYY	<del></del> _
	Number Street			-	
	City	State	Zip Code	_	
	_		,		
Part 12	Sign Below				
true a ba	and correct. I under nkruptcy case can   /s/ Signatu	zubeen Woodle ure of Debtor 1	aking a false sta up to \$250,000,	tement, concealing por imprisonment for the second	As James Woodley    Signature of Debtor 2   Date 9/6/2018   Da
Did	you attach addition	al pages to Yo	ur Statement of	Financial Affairs for	ndividuals Filing for Bankruptcy (Official Form 107)?
	No Yes you pay or agree to	pay someone	who is not an at	torney to help you fill	out bankruptcy forms?
	No Yes. Name of persor	1	***************************************		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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or Zubeen	Middle Name	Woodley Last Name	Case numbe	
First Name	Middle Name		Kilowin	
List Your Unexpired	d Personal Property Leas	ses		1045 cial Form 106G) fill in th
action balow. Bo not list :	operty lease that you listed real estate leases. Unexpire property lease if the truste	d leases are lease	S that are still in enect, the	oired Leases (Official Form 106G), fill in the lease period has not yet ended. You may
Describe your unexpired p	ersonal property leases			Will the lease be assumed?
essor's name:				No Yes
Description of leased property:				TO THE RESIDENCE OF THE PROPERTY OF THE PROPER
_essor's name:				□ No □ Yes
Description of leased property:				
_essor's name:				No Yes
Description of leased property:	protection and a high control of the			
Lessor's name:		***************************************		No Yes
Description of leased property:				
Lessor's name:				No Yes
Description of leased property:				
Lessor's name:	ACCIONATA PARAMETER ACCIONATION AND ACCIONATION AND ACCIONATION AND ACCIONATION ACCIONATICA ACCIONATIC		Commence - 20000000 Commence - 10000000 Commence - 100000000 Commence - 100000000 Commence - 1000000000 Commence - 100000000000000000000000000000000000	No Yes
Description of leased property:	and the second s			
_essor's name:				No Yes
Description of leased property:	The second secon			
Sign Below				
	leclare that I have indicated	I my intention abou	ut any property of my estate	that secures a debt and any personal
/s/ Zubeen Woodley	Rubein Mr	<i>f</i> .	/s/ James Woodley  Signature of Debtor  April 19   19   19   19   19   19   19   19	1 Nooh
Signature of Debtor 1 Date 9/6/2018		J	Signature of Debtor Date 9/6/2018	<b>/</b>
MM/DD/YYYY			MM/DD/YYYY	

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Woodley, Zubeen ; Woodley, James E	Case No	
-	Debtor(s)	_	
		Chapter.	Chapter7
	VERIFICATIO	ON OF CREDITOR MA	TRIX
knowled	The above named Debtors hereby verify that the ge.	he attached list of creditors is t	rue and correct to the best of their
Date:	9/6/2018	/s/ Woodley, Zube Woodley, Zube Signature of De	en /
		/s/ Woodley, Jame Woodley, Jame Signature of Jo	as E

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Debtor 1 Zubeen		Woodley	Case number (if	known)	
First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spous	e
8. Unemployment compensation Do not enter the amount if you under the Social Security Act. In	contend that the amount re		\$ <u>0.00</u>	\$ <u>0.00</u>	- <b>-</b>
For you	Apply Committee of the Committee	\$0.00			
For your spouse		\$0.00			
Pension or retirement income benefit under the Social Security	/ Act.		\$0.00	\$0.00	_
10.Income from all other sourc amount. Do not include any be payments received as a victim of international or domestic terroris page and put the total below.	nefits received under the So	ist humanity, or			
					- /
Total amounts from separate pa	ages, if any.		+\$0.00	+\$0.00	=, /
11. Calculate your total curren		es 2 through 10 for	\$ <u>6,332.19</u>	+ \$ <u>0.00</u>	\$6,332.19
each column. Then add the total for	or Column A to the total for	Column B.			
Column, Fried and the terms					Total current
					monthly income
art 2: Determine Whether	the Means Test Applie	es to You			
2. Calculate your current mont					
12a. Copy your total current me	onthly income from line 11.	<b>x</b>	C0	py line 11 here ->	\$6,332.19
					X 12
Multiply by 12 (the numb		nem.		1	2b. \$75,986.28
12b. The result is your annual i	ncome for this part of the it	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
		E - II th see otopo:			
3 Calculate the median family	income that applies to ye				
Fill in the state in which you live		Illinois			
The fire state in which you are	<b>4</b> m (1.00000000	3	5		
Fill in the number of people in y	our household.		4		
Fill in the median family income household.		45 1 C C C S S	i suurennaannaksissassissa vastaannaan vasta	an de servición de la companie de l	13. \$80,233.00
To find a list of applicable medi instructions for this form. This	an income amounts, go on ist may also be available at	line using the link speci the bankruptcy clerk's o	fied in the separate ffice.		
4. How do the lines compare?				of abuse	
Go to Part 3.			x 1, There is no presumption		
14b. Line 12b is more than Go to Part 3 and fill o	n line 13. On the top of pag ut Form 122A-2.	e 1, check box 2, The p	oresumption of abuse is deter	milled by Form 1227 2.	
art 3: Sign Below					
By signing here, I declare und	er penalty of periury that the	information on this sta	tement and in any attachmer	its is true and correct.	
by signing free, i declare and	or portately or porjetly areas are				1
	/.				
✗ /s/ Zubeen Woodley	nohoon Un	. × ×	/s/ James Woodley	fr The	
	Willes Fill	4	Signature of Debtor 2		/
Signature of Debtor 1		N			
Date 9/6/2018			Date 9/6/2018 /		
MM/DD/YYYY			MM/DD/YYYY		
If you checked line 14a, do	NOT fill and as file Form 120				

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The Semrad Law Firm, LLC 20 S. Clark Street, 28<sup>th</sup> Floor Chicago IL 60603

#### CHAPTER 7 DISCLAIMERS

- 1. I understand that The Semrad Law Firm, LLC has pulled my credit report, but that credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm, LLC to list in my bankruptcy.
- 2. I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.

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3. I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my driver's license or State ID and my original social security card. I understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held.

4. I understand and agree to complete my 2<sup>nd</sup> credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate cost for the 2<sup>nd</sup> course. I understand that failure to complete this 2<sup>nd</sup> course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional filing fees would have to be paid to re-open my case to file the 2<sup>nd</sup> Debtor Education certificate.

5. If I have a garnishment coming out of my paycheck, The Semrad Law Firm, LLC will send notice of the bankruptcy to my payroll department and garnishing creditor to stop wage garnishments as long as I provide my payroll department contact information. If I choose to not provide my payroll contact information, I understand and agree that it is my responsibility to contact my payroll and garnishing creditor and provide them with proof of filing. Further, although the Semrad Law Firm, LLC will send notice of the bankruptcy filing to my payroll department and garnishing creditor, it is my responsibility to ensure notice was received.

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The Semrad Law Firm, LLC 20 S. Clark Street, 28<sup>th</sup> Floor Chicago IL 60603

6. I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.

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7. I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff of the Chapter 7 department for the remainder of my case.

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8. I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.

9. I further understand that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.

10. I understand that the following debts will not be discharged in my Chapter 7 (this list shows the most common non-dischargeable debts, but not necessarily all): parking tickets, moving violations, student loans, certain governmental debts including taxes and code violations, and child support.

H ---

11. I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.

12. I understand that I will work with my attorney to ensure the reaffirmation agreements are timely received, signed and filed with the Court. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the Court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest and deny the reaffirmation.

The Semrad Law Firm, LLC 20 S. Clark Street, 28<sup>th</sup> Floor Chicago IL 60603

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13. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit repair.

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14. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brough against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.

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15. I have disclosed all prior bankruptcies that I have filed in the last eight (8) years. I further understand that if I have filed a Chapter 7 bankruptcy in the last eight (8) years, I am not eligible to file a Chapter 7 right now.

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16. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.

17. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale. I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

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18. I understand that if I have a co-signer on any of my debts, the co-signer will still be responsible for that debt after the case is filed.

19. I agree that I authorized The Semrad Law Firm, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

### Northern District of Illinois

	Northern Distri	ict of Illinois	
In re	Zubeen Woodley ; James E Woodley	Case No.	(If known)
_	Debtor	Chantar	(If known)  Chapter 7
		Chapter	
	DISCLOSURE OF COMPENSATION		•
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert compensation paid to me within one year before the filing of the rendered or to be rendered on behalf of the debtor(s) in contemp		pankruptcy case is as follows:
	For legal services, I have agreed to accept		\$1,750.00
	Prior to the filing of this statement I have received		\$0.00
	Balance Due		\$1,750.00
2.	The source of the compensation paid to me was:		
	Other (specify	)	
3.	. The source of the compensation paid to me is:		
	Debtor Other (specify	)	
4.	I have not agreed to share the above-disclosed compensation members and associates of my law firm.	on with any other person unless they	are
	I have agreed to share the above-disclosed compensation we members or associates of my law firm. A copy of the agreem the people sharing in the compensation, is attached.	rith a other person or persons who a nent, together with a list of the name	re not s of
5.	. In return for the above-disclosed fee, I have agreed to render leg	al service for all aspects of the bankr	ruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering bankruptcy;	g advice to the debtor in determining	swhether to file a petition in
	b. Preparation and filing of any petition, schedules, stateme	ents of affairs and plan which may be	e required;
	c. Representation of the debtor at the meeting of creditors		
6.	. By agreement with the debtor(s), the above-disclosed fee does n		
	CERTIFIC	CATION	
l debt	certify that the foregoing is a complete statement of any agreement of agreemen	ent or arrangement for payment to m	e for representation of the
	9/6/2018	/s/ Corey A. Walters	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	
	$ \lambda$		

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### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
  - a. Before the case is filed, the Firm agrees to:
    - Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as nonbankruptcy options, and answer your questions;
    - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
    - iii. Personally review with you and sign the completed petition, statements, and schedules;
    - iv. Timely prepare and file your petition, statements, and schedules,
    - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
  - b. The fee for services provide before the case is filed is \$0.00.
  - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.
- 4. Post-Petition Fees.
  - a. After the case is filed, the Firm agrees to:
    - Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;

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### THE SEMRAD LAW FIRM

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- ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- x. Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case;
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.

b. The fee for services provide after the case is filed is \$1750.00.

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#### THE SEMRAD LAW FIRM

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- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.
- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
  - i. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
  - ii. Request that the Firm pay the costs on your behalf for which it will seek reimbursement from you;
- 5. Retainers and Payments to the Firm.
  - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
  - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
  - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether

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### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

8. Merger. This agreement constitutes the entire agreement between you and the Firm. Any previous discussions or agreements are not valid or enforceable unless contained in this document.

Very truly Ypurs,

Corey A. Walters

Attorney, The Semrad Law Firm

**CONFIRMED:** 

Zuheen Woodley

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James E. Woodley

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